

RESIDENTIAL BUILDING SURVEY

XXXXXXXXXXXXXXXXXX,

Earlsfield,
London,
SW18 xxx



FOR

XXXXXXXXXXXXXXXXXX

Prepared by:

XXXXXXXXXXXXXXXXXXXX

INDEPENDENT CHARTERED SURVEYORS

Marketing by:

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INTRODUCTION

Firstly, may we thank you for using our services once again and your kind instruction of xxxxxxxxxxx; we have now undertaken a Building Survey (formerly known as a Structural Survey) of the aforementioned property. This Survey was carried out on xxxxxxxxxxx.

As you may recall the Building Survey takes the following format; there is an introductory section (which you are currently reading), which includes a synopsis of the building, and a summary of our findings.

We then go through a detailed examination of the property starting with the external areas working from the top of the property down, followed by the internal areas and the buildings services. We conclude with the section for your Legal Advisor and also attach some general information on the property market.

As we mentioned previously we are aware that a report of this size is somewhat daunting and almost off-putting to the reader because of this. Again we would stress that the purchase of a house is usually one of the largest financial outlays made (particularly when you consider the interest you pay as well).

As always we recommend that you set aside time to read the report in full, consider the comments, make notes of any areas that you wish to discuss further and phone us.

We obviously expect you to read the entire report but we would suggest that you initially look at the summary, which refers to various sections in the report which we recommend you read first so that you get a general feel for the way the report is written.

As part of our service we are more than happy to talk through the survey as many times as you wish until you are completely happy to make a decision. Ultimately, the decision to purchase the house is yours but we will do our best to offer advice to make the decision as easy as possible.

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REPORT FORMAT

To help you understand our Report we utilise various techniques and different styles and types of text, these are as follows:

GENERAL/HISTORICAL INFORMATION

This has been given in the survey where it is considered it will aid understanding of the issues, or be of interest. This is shown in "italics" for clarity.

TECHNICAL TERMS DEFINED

Throughout the Report, we have endeavoured to define any technical terms used. This is shown in "Courier New" typeface for clarity.

A PICTURE IS WORTH A THOUSAND WORDS



We utilise photographs and sketches to illustrate issues or features. In some photographs a pencil, pen, circle or arrow has been used to highlight a specific area. The sketches are not 100% technically accurate; we certainly would not expect you to carry out work based upon the sketches alone.

ORIENTATION

Any reference to left or right is taken from the front of the property, including observations to the rear, which you may not be able to physically see from the front of the property.

ACTION REQUIRED AND RECOMMENDATIONS

We have used the term **ACTION REQUIRED** where we believe that there are items that you should carry out action upon or negotiate upon prior to purchasing the property.

Where a problem is identified, we will do our best to offer a solution. However, with most building issues, there are usually many ways to resolve them dependent upon cost, time available and the length of time you wish the repair/replacement to last.

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SYNOPSIS

SITUATION AND DESCRIPTION

This is a mid-terraced two storey property that has been amended and altered including a vertical extension also known as a loft conversion. The house is located in a residential area with properties of a similar era. Parking is at the roadside with a restricted parking permit system in operation as well as parking meters.

The property has a small garden to the front and a garden to the rear.

We believe that the property was built in the late Victorian era. If the age of the property interests you your Legal Advisor may be able to find out more information from the Deeds.

Putting Life into Perspective!

Some of the things that were happening around the time the property was built:

- | | |
|------|------------------------------------------------------------------------------------------------------|
| 1851 | More than 25,000 people attend the opening of the first World Exhibition in London, a great day out! |
| 1857 | It's a girl! Queen Victoria gives birth to her daughter Princess Beatrice. |
| 1860 | The first ever fish and chip restaurant is opened, now a national institution! |
| 1863 | The Opening of the London Underground, mind the doors! |
| 1865 | Salvation Army opens its doors to the poor giving hope to many. |
| 1870 | British Red Cross established, saving thousands of lives. |
| 1878 | First Electric Street Lights, lighting the way for Londoners |
| 1875 | England's first electric tramway is opened in Blackpool |
| 1890 | The new Battersea bridge is opened, spanning the Thames |

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EXTERNAL PHOTOGRAPHS



Front Elevation



Rear View



Street view (left)



Street view (right)



Front garden



Rear garden looking
away from the house



Rear garden looking
towards the house

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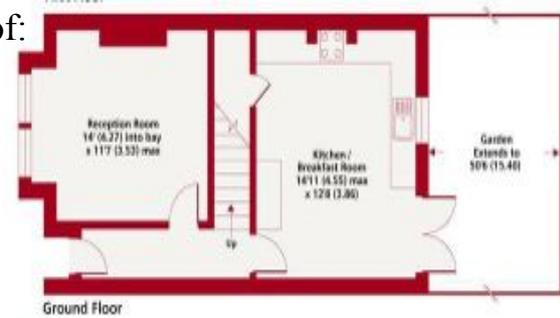
ACCOMMODATION AND FACILITIES

(All directions given as you face the front of the property)

Ground Floor

The ground floor accommodation consists of:

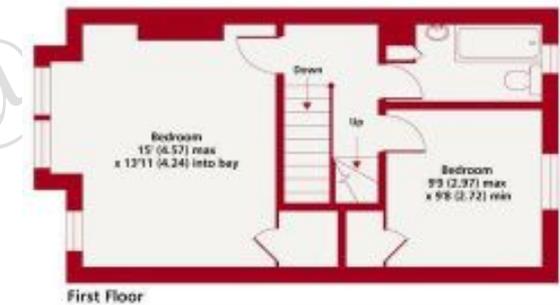
- 1) Entrance hallway
- 2) Lounge (front)
- 3) Kitchen/dining area (rear)



First Floor

The first floor accommodation consists of:

- 1) Bedroom one (front)
- 2) Bedroom two (rear right)
- 3) Bathroom (rear left)



Second Floor

The second floor accommodation consists of:

- 1) Bedroom three set under a sloping ceiling (front)
- 2) Bedroom four (rear)
- 3) Shower room (left)



Outside Areas

The property has a small front garden and a rear garden with decking area. Parking is at the roadside with a parking permit system in operation.

Finally, all these details need to be checked and confirmed by your Legal Advisor.

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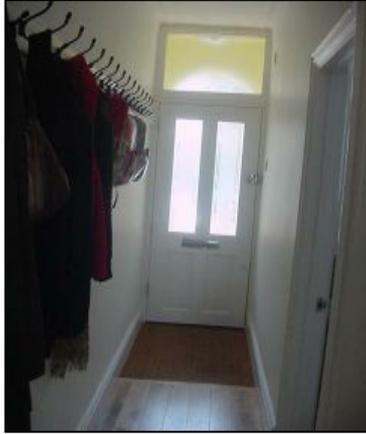
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INTERNAL PHOTOGRAPHS

The following photos are of the internal of the property to help you recall what it looked like and the general ambience (or lack of). We have not necessarily taken photographs of each and every room.

Ground Floor



Entrance Hallway



Stairs to first floor



Kitchen/dining area (rear)



Kitchen/dining area (rear)



Lounge (front)



Lounge (front)

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First Floor



Bedroom one (front)



Bedroom two (rear right)



Stairs to second floor



Bathroom



Shower in Bathroom

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Second Floor



Bedroom three (front)



Bedroom three (front)



Bedroom four rear)



Shower room (left)



Shower room (left)

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SUMMARY OF CONSTRUCTION

External

Chimneys:	Brick chimney
Parapet walls:	Brick, partly rendered
Main Roof:	Pitched, clad with a concrete nibbed tile Breathable Protective underlayer
Main Roof Structure:	Amended cut timber roof
Gutters and Downpipes:	Plastic
Soil and Vent Pipe:	Plastic and cast iron
Walls:	Flemish Bond brickwork, some painted (assumed) Render at low level and vertical tiling at high level
Fascias and Soffits:	Painted timber
Windows and Doors:	Plastic double glazed without trickle vents

Internal

Ceilings:	Lath and plaster/ plasterboard (assumed)
Walls:	Mixture of solid, hollow and dry lined (assumed)
Floors: Ground Floor:	Suspended timber floor
First Floor:	Joist and floorboards with embedded timbers (assumed)
Second Floor:	Floorboard sheets on joist hangers (assumed)

Services

We believe that the property has a mains water supply, mains drainage, electricity and gas (all assumed). The electric fuse board, circa 1990/2000, is located under the stairs as are the Worcester boiler and the gas meter.

We have used the term 'assumed' as we have not opened up the structure.

Finally, your Legal Advisor needs to check and confirm the above and advise us of anything they require further clarification on before legal commitment to purchase the property.

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EXECUTIVE SUMMARY

Summaries are not ideal as they try to précis often quite complex subjects into a few paragraphs. This is particularly so in a summary about someone's future home when we are trying to second-guess what their priorities are, so it is important the Report is read in full.

It is inevitable with a report on a building of this nature that some of the issues we have focussed in on you may dismiss as irrelevant and some of the areas that we have decided are part of the 'character' of this property you may think are very important. We have taken in the region of 350 photographs during the course of this survey and many pages of notes, so if an issue has not been discussed that you are interested in or concerned about, please phone and talk to us before you purchase the property (or indeed commit to purchasing the property), as we will more than likely have noted it and be able to comment upon it; if we have not we will happily go back.

We have divided the Executive Summary into 'The Good', 'The Bad' and 'The Ugly', to help distinguish what in our mind are the main issues.

Once you have read the report we would recommend that you revisit the property to review your thoughts on the building in light of the comments we have made in this survey.

The Good

Survey reports often are full of only the faults and general 'doom and gloom', so we thought we would start with some positive comments on the property!

- 1.0) The design of the property is far better than we typically see, from a good use of space point of view.
- 2.0) The property is ready to move into and live in.
- 3.0) Older properties typically have more space than newer properties, both in the actual size of the rooms and the height of the rooms.

We are sure you can think of other things to add to this list.

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The Bad

Problems / issues raised in the 'bad' section are usually solvable, but often need negotiation upon. However, a large number of them may sometimes put us off the property.

1.0) Left Parapet wall

The left hand parapet wall appears to have a damp problem from what we can see from inside the roof space. However, our view has been limited both to the front of the property by the large tree and inside the roof space by the stored items.



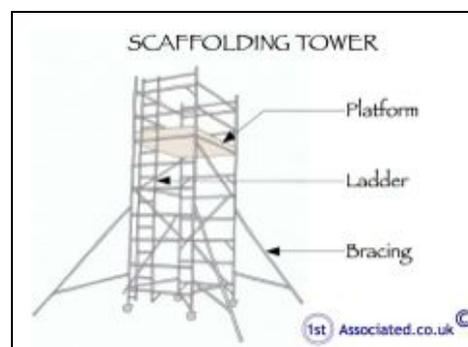
Left parapet wall has not been repaired



The left hand wall appears to be causing dampness

ACTION REQUIRED: We would anticipate repairs to the left hand parapet wall.

ANTICIPATED COST: To repair the left hand parapet wall in the region of £3,000 to £5,000 dependent upon access scaffolding required. It may be able to be carried out via a tower scaffold access. You need to allow for a worst case scenario.



Tower scaffold

Please see the Parapet Wall Section of this Report.

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2.0) Rear Flat roof – not visible

The loft/roof conversion has a flat roof which we could not access. We are never happy when we cannot view a flat roof as they have a bad reputation, although, we would comment that the newer flat roofs are better.

In this case you may be able to remove the roof windows to gain access onto the roof but as there was no one home at the time of our survey we did not feel that this was an appropriate course of action.

We have checked internally, both visually and with the aid of an electronic damp meter without finding any dampness.

ACTION REQUIRED: We are happy to return, if the roof windows can be removed, to view the roof. Or alternatively if this is not possible we would recommend that amendments are made to the roof window, preferably before you commit to purchase the property, so that the roof can be inspected.

ANTICIPATED COST: In the region of £200 to £300 for alterations to make the roof accessible, in our experience the roof window usually has to be replaced. Alternatively if the roof has an insurance backed guarantee this can be forwarded to us along with the specification of the work and we can comment on this; please obtain quotations.

Please see the Roof Section of this Report.



Flat roof not visible to roof conversion



Roof window



Checking that the flat roof is not leaking allowing dampness in

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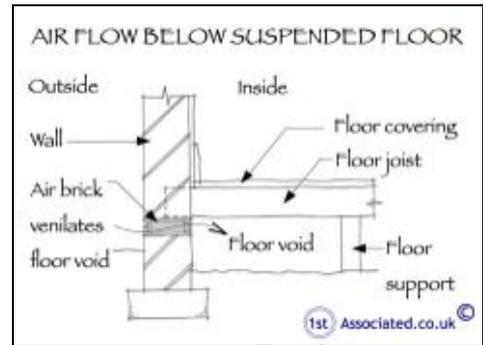
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3.0) Air bricks

We can see air bricks to the front of the property that allow ventilation under the floor. We cannot see them to the rear of the property, due to them being covered/hidden by the decking but we would anticipate that they are there. The problem with not having a through flow of air is that rot can occur to the timber floor.



Air flow

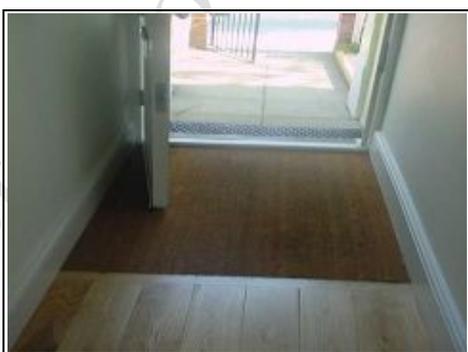


Decking to the rear, we believe, is covering the air bricks

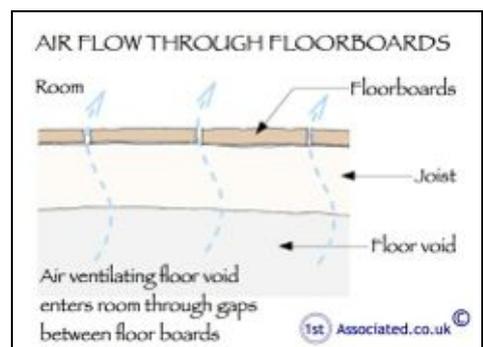


Air brick (front) allow ventilation under floor

Usually we would be able to assess the condition of the floor by checking the floor boards but unfortunately in this instance there is a laminated floor over it and we have been unable to view it. Laminate floors do not allow the timber floor below it to breathe in the normal way.



Laminate flooring



Laminate does not allow the floor to breathe

3.1) Air bricks acting as gutters

Our other concern is that the air bricks are too low and could be acting as gutters.



Air brick could be acting as a gutter allowing water in



Air brick acting as a gutter

ACTION REQUIRED: You will need to make sure that the air bricks are clear and that there is a through flow of air adding extra air bricks if required. Ideally an area of the flooring should be opened up so that the condition of the floor can be checked.

ANTICIPATED COST: A few hundred pounds to open up a section of the floor. We are happy to return and comment on this.

Please see the Air bricks Section of this Report.

4.0) Condensation

In a three storey building such as this where increased insulation has been added the property can become too warm, in our experience, and can also suffer from cold bridging (see further in the report).

We can see that increased insulation has been added but there are no extract fans in the humidity creating areas of the kitchen, bathroom, shower room and any areas used for drying clothes.



Clothes drying in rear bedroom

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We are particularly concerned with regards to the shower room where we think condensation is very likely to occur due to the low head height in the area and the lack of air flow.

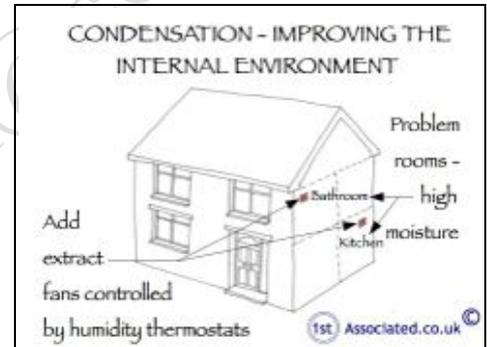


Low ceiling height



We would enlarge this extract fan

ACTION REQUIRED: Add large humidity controlled extract fans to the kitchen, bathroom and any room used for drying clothes (rear right hand bedroom at the time of the survey). We would increase the size of the extract fan in the shower room which we think will be prone to condensation due to its design. Also ensure the roof windows are easy to open which these did not appear to be.

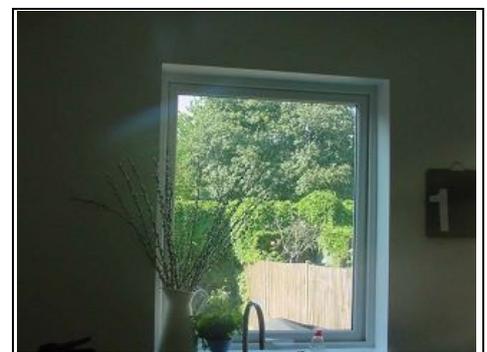


Condensation

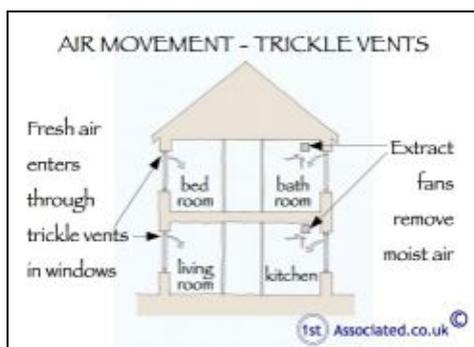
ANTICIPATED COST: £250 to £400 per extract fan dependent upon the existing wiring and how easy it is to wire them in; please obtain quotations.

4.1) Double glazing from the cheaper end of the market

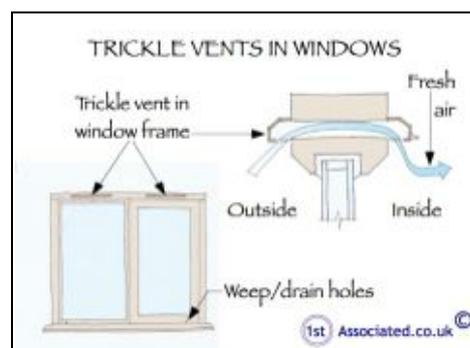
Further to the issue, with regards to air movement and the lack of ventilation that can cause condensation, we would draw to your attention the plastic double glazing to the property. This is from the cheaper end of the market and does not have trickle vents which will make the condensation situation worse.



Double glazing from the cheaper end of the market



Trickle vents help with air movement in a property



Trickle vents

ACTION REQUIRED: Add trickle vents to the windows if possible.

ANTICIPATED COST: In the region of £200 to £500; please obtain quotations.

4.2) Interstitial Condensation

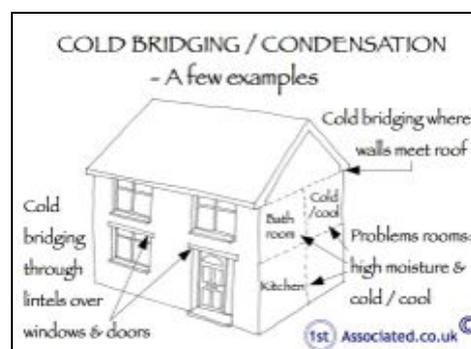
One problem that we think will occur in an older property where a modern highly insulated extension has been added is interstitial condensation. We have come across this in properties before particularly in one group of new properties where there were major problems. You can reduce the possibility of this by adding the large humidity controlled extract fans mentioned. Interstitial condensation is within the structure and will not be visible.

Interstitial Condensation Defined

This is where moisture is present within the structure of a building. The more moisture it contains, the bigger the vapour pressure and the smaller amount of moisture, the less vapour pressure.

4.3) Cold bridging

Another element to properties of this era is known as cold bridging. This is where condensation forms on colder elements within the property.



Cold bridging

Cold bridging defined

Cold bridging is caused by a colder element in the structure allowing coldness to pass through the structure much quicker when warm moist air is present in the property.

Cold bridging is often caused by things like having a shower or a bath, cooking or washing, particularly if you are drying washing on the radiators. This is also caused by the general climate which results in condensation on the element.

Lifestyle/how the property is used

These problems can be very much reduced by the way the property is used. Such things as drying clothes outside when at all possible and opening the windows to help air the property help to reduce condensation.

5.0) Security – rear French Doors

We would prefer to see additional security such a passive infrared lighting/alarm system as with French Doors like this it is possible to force them open.



French doors

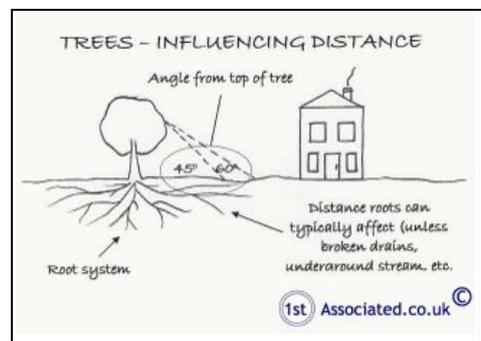
Please see the Other Matters Section of this Report.

6.0) Trees

There is always a risk that trees can affect properties built on London clay soil, although, in our experience, older properties have a better chance of accommodating any problems.



Large tree close to the property



Influencing distance

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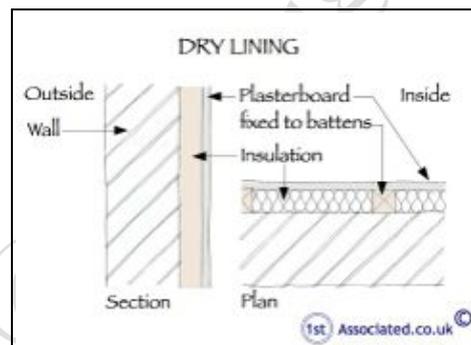
The tree on the front pavement is within what insurance companies would term as within influencing distance of the property and as such may have an insurance premium.

Dry lining

Please note the property is dry lined in some areas which limits our view of the structure of the property.

Dry Lining Defined

This term comes from the fact that plasterboard is dry and used as an inner lining within the property. Prior to this a wet plaster was used and required drying out periods which slowed the construction process down. Therefore almost universally in modern properties dry lining is used both as a ceiling material and sometimes to internally line the walls.



Dry lining

ACTION REQUIRED: You need to check with your Insurance provider if there is a premium before you purchase the property. Your Legal Advisor to specifically ask in writing if the property has had any structural movement.

Please see the Trees Section of this Report.

7.0) Kitchen door

The door into the kitchen is glazed and we were surprised that it did not have a British Standard Kite mark, indicating this is not safety glass. We assumed this was part of the modern alterations.



Glazed door to kitchen

ACTION REQUIRED: If the owners cannot confirm this is safety glass then we would recommend that this is replaced with safety glass or the door replaced.

ANTICIPATED COST: In the region of £200 to £400; please obtain quotations.

Please see the Internal Joinery Section of this Report.

8.0) Services

8.1) No manhole found

We did not locate a manhole during the course of our survey, however, this is likely to be under the decking to the rear.

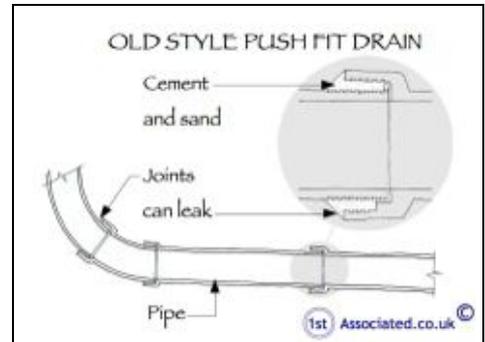


Running the tap checking for back up as no man hole found



Manhole may be under decking to the rear

ACTION REQUIRED: Although the water drained away when we ran the taps it may be beneficial to have a closed circuit TV camera report carried out to establish the condition of the drains. Of course the owners need to be asked if there is a manhole and if so where it is.



Push fit drains

Typically older properties will have older style push fit drains that will have leaked over the years.

ANTICIPATED COST: £200 to £300; please obtain quotations.

We would add with regard to the decking that this is an ideal living space for wildlife and appropriate measures should be taken.

8.2) Electrics

The electrics are slightly dated and we would have expected an upgrade especially where alterations have been carried out. This looks to be a 1990's/2000's fuse board?



Fuse board

ACTION REQUIRED: Replace the fuse board.

ANTICIPATED COST: £250 to £500; please obtain quotations.

Please see the Services Section of this Report.

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The Ugly

We normally put here things that we feel will be difficult to resolve and will need serious consideration.

There is nothing which we feel falls within this section providing you are happy with the characteristics and associated costs of the property which we have mentioned throughout the report and that you are happy to carry out the work that we have recommended.

We would add that the roof extension/ loft conversion should have an insurance backed guarantee available. If there is not one, we do not mean a builders backed guarantee as builders come and go, then you are taking on a greater risk than normal. Some roof extensions have NSBC guarantees; others have guarantees by way of the Public Indemnity insurance of the Architects or the Chartered Surveyors that have carried out the work.

Your Legal Advisor needs to check and advise what is available in this instance. We are more than happy to comment further when you have this information.

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Other items

Moving on to more general information.

Maintenance

It should be appreciated that defects which would normally be highlighted in a modern property, effectively form part of an older property's overall character and style. Such defects are considered acceptable and may not have been specifically referred to as defects within the context of this Report.

This type of property will require ongoing maintenance and repair and a budget for such work must be allowed to ensure it is maintained in good condition. This will prevent undue and unnecessary deterioration.

Services

Whilst we have carried out a visual inspection of the services within the property we also need to advise you of the following:

Electrics

The electric fuse board is slightly dated, we would recommend it is replaced. The Institute of Electrical Engineers standards (IEE) recommend a test and report whenever a property changes occupancy. This should be carried out by an NICEIC registered and approved electrical contractor or equivalent.

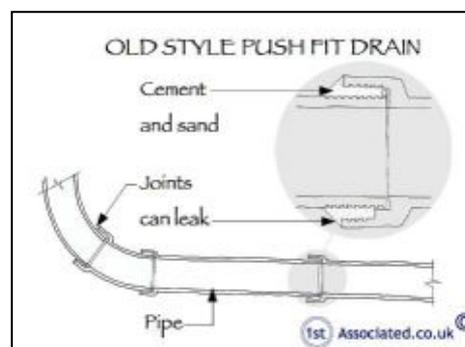
Heating

We would recommend that the system be tested and overhauled before exchange of contracts and that a regular maintenance contract be placed with an approved heating engineer.

Drainage

We were unable to locate any manholes at the property which is always a concern, please see our comments with regard to drainage.

In older properties, such as this, drainage was often push fitted together rather than bonded



Push fit drain

together which means that they may leak over the years. Whilst we ran the tap for 15 minutes without any build up or blockages the only way to be 100% certain of the condition of the drains is to have a closed circuit TV camera report.

Water Supply

There is danger in older properties of having a lead water supply; we would recommend that you speak to the water company to ask them if they have carried out such replacement, as you will be re-piping much of the water used in the building it gives an ideal opportunity to also check for any remaining lead pipes.

ACTION REQUIRED: We would reiterate that we recommend with regard to all services that you have an independent check by a specialist contractor.

DIY/Handyman Type Work

There are numerous other items that we would class as DIY or handyman type work such as possibly redecorating to turn the property into your home using your own colours etc. We have detailed these and other issues within the main body of the report.

Purchase Price

We have not been asked to comment upon the purchase price in this instance, we have however referred you to sources of general information on the housing market within the Information on the Property Market Section, which can be found in the Appendices at the end of the Report.

Every Business Transaction has a Risk

Every business transaction has a risk, only you can assess whether that risk is acceptable to you and your circumstances. You should now read the main body of the Report paying particular attention to any “**ACTION REQUIRED**” points.

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Estimates of Building Costs

Where we have offered an estimate of building costs please remember we are not experts in this area. We always recommend you obtain quotations for the large jobs before purchasing the property (preferably three quotes). The cost of building work has many variables such as the cost of labour and estimates can of course vary from area to area when giving a general indication of costs. For unskilled labour we currently use between £75 and £125 per day (the higher costs in the city areas) and for tradesmen we use between £100 and £200 per day for an accredited, qualified, skilled tradesman. Other variations include the quality of materials used and how the work is carried out, for example off ladders or from scaffold.

If you obtain builders estimates that vary widely, we would advise the work is probably difficult or open to various interpretations and we would recommend a specification is prepared. It would usually be best to have work supervised if it is complex, both of which we can do if so required.

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SUMMARY UPON REFLECTION



The Summary Upon Reflection is a second summary so to speak, which is carried out when we are doing the second or third draft a few days after the initial survey when we have had time to reflect upon our thoughts on the property. We would add the following in this instance:

There are some enquiries to be made with the home owners and a few additional investigations to be carried out, for example, we have not seen the heating in working order and also you need to ask if there is a manhole to the rear. You may wish to negotiate on the price with regard to the issues found. Sometimes the owners are happy to carry out the work although you need to make sure this is carried out to a good standard.

We would refer you to our comments in the Executive Summary, 'Good', 'Bad' and 'Ugly' Section and ask that you re-read these.

As a general comment for any work required we would always recommend that you obtain at least three quotations for any work from a qualified, time served tradesperson or a competent registered building contractor prior to legal completion.

We would ask that you read the Report in full and contact us on any issues that you require further clarification on.

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MORE ABOUT THE REPORT FORMAT

Just a few more comments about the Report format before you read the actual main body of the Report.

TENURE – FREEHOLD (OR AS GOOD AS)

We have assumed that the property is to be sold Freehold or Long leasehold, with no unusual or onerous clauses and that vacant possession will be available on completion. Your Legal Advisor should confirm that this is the case.

ESTATE AGENTS – FRIEND OR FOE?

It is important to remember that the estate agents are acting for the seller (usually known as the vendor) and not the purchaser and are therefore eager to sell the property (no sale – no fee!). We are employed as Independent Chartered Surveyors and offer an independent point of view.

SOLICITOR/LEGAL ADVISOR

To carry out your legal work you can use a solicitor or a legal advisor. We have used both terms within the report.

TERMS OF ENGAGEMENT/LIMITATIONS

This report is being carried out under our terms of engagement for Building Surveys, as agreed to and signed by yourselves. If you have not seen or are not happy with the terms of engagement please phone immediately 0800 298 5424 or email the secretary from which this survey came from.

OUR AIM IS ONE HUNDRED PERCENT SATISFACTION

Our aim is for you to be completely happy with the service we provide, and we will try and help you in whatever way possible with your property purchase - just phone us.

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**THE DETAILED PART OF THE REPORT
FOLLOWS, WORKING FROM THE TOP
OF THE PROPERTY DOWNWARDS**



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wright

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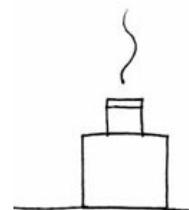
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EXTERNAL

CHIMNEY STACKS, PARAPET WALLS AND ROOF WINDOWS



Chimney Stacks

Chimneys developed originally from open fires placed within buildings. From this, the chimney has developed to its present day format where it is used as an aesthetic feature and focal point rather than purely just to heat the room.

There is one chimney to this property which is located to the left hand side and sits on the Party Wall (all directions given as you face the property).

Chimney One - (left)

This chimney is brick, finished with a lead flashing and several chimney pots, we counted six. From what we could see from ground level it looked in average condition considering its age, type and style.



Chimney (left)

Unfortunately we were unable to see the top of the chimney known as the flaunching, we therefore cannot comment upon them.

ACTION REQUIRED: When high level work is carried out to the parapet walls then the chimneys should be checked.



Flaunchings

Flashings Defined

Flashings prevent dampness from entering the property, usually at junctions where materials change. Such a junction is the one between the chimney and the roof.

Flaunchings Defined

A low, wide cement mortar fillet surrounding the flue terminal on top of the chimneystack to throw off rainwater.

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Parapet Walls

Parapet walls are usually walls that are above roof level and often sit on the boundary of the property.

In this case the parapet walls are brick built but we can see that the front right hand wall has been partly rendered.

There certainly looks to have been problems with the parapet walls which is why we assume that work has been carried out to the right hand parapet wall. However, work does not appear to have been carried out to the left hand parapet wall which we believe is allowing dampness into the property.



Left parapet wall. We believe this is allowing dampness into the property

Remember as this property has a roof extension any water that does come through will be visible very quickly.

We were pleased to see that the parapet walls had lead flashings but these were straight flashings rather than step flashings that follow the course of the brickwork. We never find these flashings to be as good.

Right Parapet wall



We can see a lead flashing although it has not been bedded down properly, the green circles show the gaps. These can allow wind driven rain in



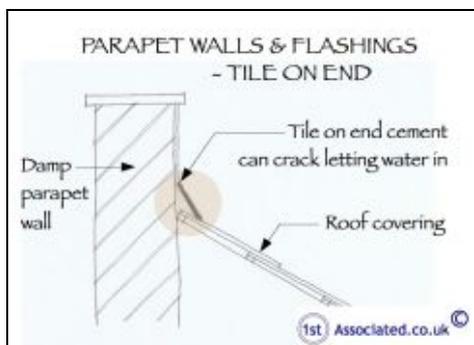
Some cracking where cement mortar has been used



Repairs to parapet wall

Neighbours side of right parapet wall

The neighbours side of the parapet wall looks to have a tile on edge flashing. This will eventually leak which could eventually lead to dampness entering your property as well.



Tile on edge flashing



Neighbours side of parapet wall has tile on edge flashing

ACTION REQUIRED: Your Legal Advisors to ask in writing specifically if there have been any problems with dampness coming through since the extension/alterations have been carried out. Please see our comments regarding the left hand parapet wall within the Executive Summary.

Tile on Edge Defined

A tile sitting sideways, bedded in cement mortar which has been utilised as a flashing. Due to the cement mortar it is bedded in being brittle and prone to cracking, this is not an ideal material. We would always recommend the use of lead flashings.

Render Defined

A sand and cement external coating applied in two or three coats or layers.

Finally, we were only able to see approximately fifty percent of the parapet walls, therefore we have made our best assumptions based upon what we could see. A closer inspection may reveal more.

Roof Windows

(Also known as roof lights or Velux windows which is the trade or generic name)

The property has four purpose made roof lights, two to the front pitched roof and two to the flat roof (difficult to view externally) which looked in average condition. The important factor with roof lights is the flashing around them, in this instance we would comment that we can see the flashing to the front of the property that looked in reasonable condition.

Roof windows - front pitched roof



Safety lock on front roof window



Roof window (pitched roof)

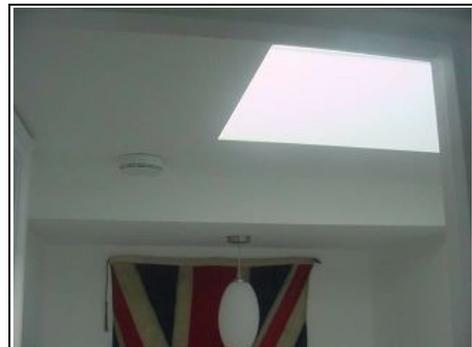


Two roof lights on pitched roof

Roof windows - flat roof



Roof window to flat roof



Roof window to the landing

ACTION REQUIRED: Please see our comments in the Executive Summary regarding the flat roof.

Party Walls

The party wall relates to shared items, such as the chimneys, parapet walls and the firewalls. If you do any work on these you will need to deal with the Party Wall Act. Here is a brief explanation of it.

Party Structures Defined - Party Wall Act Etc. 1996

A structure that both parties enjoy the use of or benefit from. An example of this would be where both parties gain support from a wall or utilise a chimney or chimneys.

Any work to party structures, such as party walls or party chimney stacks, require agreement under the Party Wall Act. We would be more than happy to offer you help and advice in this matter.

Neighbours roof

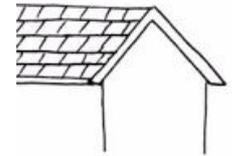
It appears as if party wall permission was agreed for the neighbouring property but not for your property



Gap between your extension and the party wall

Finally, we have made our best assumptions on the overall condition of the chimney stacks, parapet walls, and roof windows from the parts we would see above roof level. The inspection was made from ground level within the boundaries of the property (unless otherwise stated) using a x16 zoom lens on a digital camera. A closer inspection may reveal latent defects.

Please also see Chimney Breasts, Flues and Fireplaces Section of this Report.



ROOF COVERINGS AND UNDERLAYERS

The Roof Coverings and Underlayers section considers the condition of the outer covering of the roof. Such coverings usually endure the extremes of climate and temperatures. They are susceptible to deterioration, which ultimately leads to water penetration.

Dependent upon the age of your property and the type of construction it may or may not be present, please read on:

We will consider the roofs in two areas,

1. The main roof
2. The rear flat roof

Main Roof

The main roof is pitched and clad with concrete nibbed tiles and, from ground level, this looks in average condition considering the roofs age type and style. This is with the exception of the tilting fillet to the edge of the roof. We cannot be certain if this is lacking completely or has been carried out poorly.

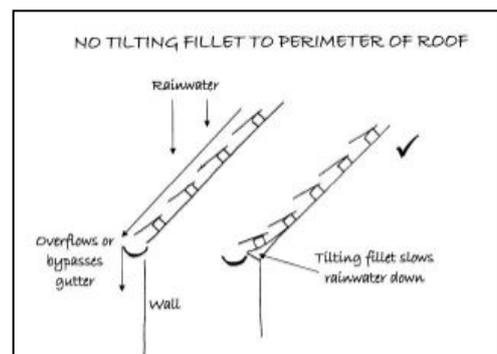


Main roof

A tilting fillet helps slow the rain water down before it reaches into the gutter



Poor tilting fillet detail to edge of the roof



No tilting fillet

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Roof Ridge

The roof ridge is poorly bedded.

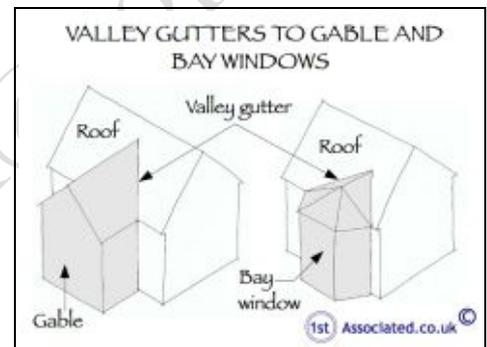


Roof ridge tile is poorly bedded

Valley Gutter



Valley gutter

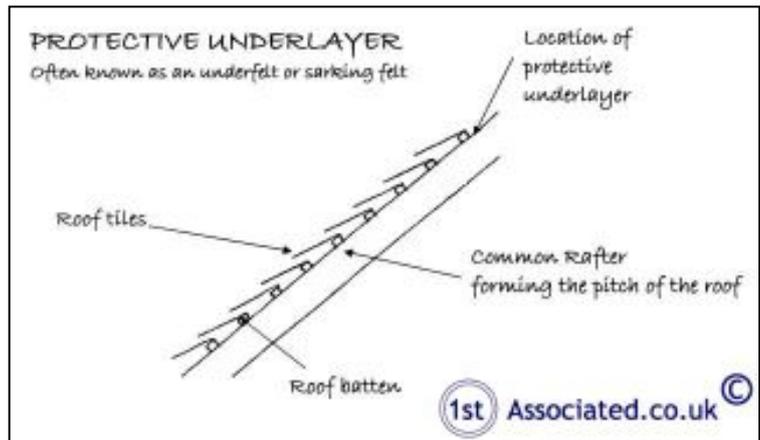


Valley gutter

ACTION REQUIRED: The main issue is the tilting fillet to the front which very little can be done about but it will mean the water can surcharge the gutter.

Protective Underlayer (Often known as the sarking felt or underfelt)

From the 1940s onwards felts were used underneath tiles/slates to stop wind damage and water penetration, these in more recent years have been replaced with plastic equivalents. These are commonly known as underfelts but now the name is not really appropriate, as felt is not the only material used.



When we inspected the loft space we found a modern breathable sarking felt. This type of sarking felt, as far as we are aware, has been used since 2002.



This photo shows the common rafters (the ones that form the pitch of the roof) and the white area between is the protective underlayer.

Flat Roofs

Whilst these roofs are called "flat", present building regulations and good building practice presently requires a minimum fall of 12 degrees.

Flat roofs are formed in a variety of materials. Difficulties can arise when the water is not discharged from the roof but sits upon it, as this can soon lead to deterioration which flat roofs are renowned for.

Rear Flat roof to roof extension

We were unable to view the rear flat roof.



Flat roof



The narrow gap between properties may become blocked and will be very hard to clear

ACTION REQUIRED: Please see our comments regarding the flat roof in the Executive Summary and carry out periodic inspections and maintenance of the roof, as required.

Further information on flat roofs

Ventilation

We cannot see the flat roof but we would comment that Building Regulations require flat roofs to be ventilated. Building Regulations are not retrospective but the reason for the requirement is to make sure that any moisture that enters the roof construction is dispelled by way of ventilation. We would suggest that if the opportunity arises ventilation should be provided.

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Insulation

It could not be established if there is insulation within the roof or a vapour barrier, without the vapour barrier and combined with inadequate ventilation there will be an increase in the risk of wet or dry rot.

All the roofs were inspected from ground level with the aid of a x16 zoom lens on a digital camera. The rear flat roof has not been inspected at all.

Finally, we were only able to see approximately sixty percent of the main roof from ground level via our ladder or via any other vantage point that we managed to gain. We have made our best conclusions based upon what we could see, however a closer inspection may reveal other defects.

For further comments with regard to ventilation please see the Roof Structure and Loft Section.

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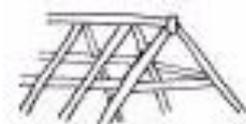
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ROOF STRUCTURE AND LOFT

(ALSO KNOWN AS ROOF SPACE OR ATTIC SPACE)

The roof structure or framework must be built in a manner which is able to give adequate strength to carry its own weight together with that of the roof covering discussed in the previous section and any superimposed loads such as snow, wind, foot traffic etc.

Main Roof

We had limited access, about twenty per cent, to the front roof due to the rooms formed within the roof.

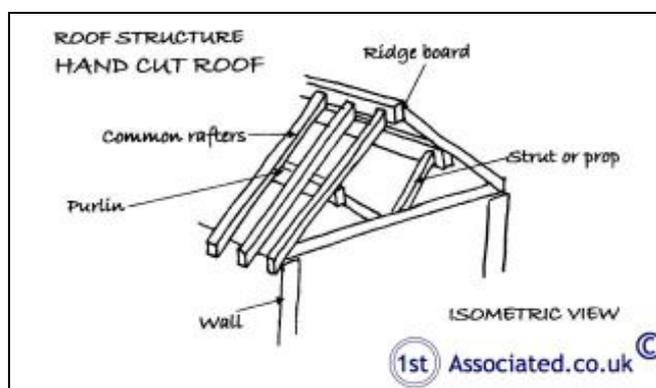
Roof Access

The main roof is accessed via a concealed door that is flush mounted and held in place by magnets. There is an electric light and secured floorboards.

The loft has been viewed from the loft entrance door which has limited our viewing slightly.

Roof Structure

This type of roof structure has what is known as a cut timber roof which has been amended. We assume this has been carried out in line with Building Regulations in order to take the extra weight of the concrete tiles. Originally the roof would have been a lighter weight slate. This is a roof that is purpose made and hand built on site. Without the original design details we cannot categorically confirm that there are no defects;



Cut timber roof

ACTION REQUIRED: Your Legal Advisor to check and confirm that full Building Regulations and Planning Permission have been approved.

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Roof Timbers

We have inspected the roof structure for:

1. Serious active woodworm
2. Structurally significant defects to the timbers
3. Structurally significant dry rot
4. Structurally significant wet rot

Our examination was limited by the general configuration of the roof, and the stored items. What we could see was generally found to be in average condition for its age, type and style. It is, however, feasible that there are problems in the roof that are hidden.

ACTION REQUIRED: The only way to be 100 per cent certain is to have the roof cleared and checked.



General view of inside of roof with new timbers added



Stored items in the roof

Fire Walls

The property has two brick firewalls which are located one to the left hand side and one to the right hand side (all directions given as you face the property). The firewalls are also Party Walls.

Fire Walls Defined

Fire walls help prevent the spread of fire through roofs and are a relatively recent Building Regulation requirement.



Brick fire wall

Water Tanks

No water tanks were noted and the property is unlikely to have any.

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Ventilation

The roof has a breathable felt so should not require more ventilation.

Insulation

Please see the Thermal Efficiency Section of this Report.

Electrical Cables

We can often identify the age of an electrical installation by the age of wiring found in the roof. In this case there was insufficient quantity of wiring to comment.

Please see our further comments in the Services Section of this Report.

Finally, we would ask you to note that this is a general inspection of the roof, i.e. we have not examined every single piece of timber. We have offered a general overview of the condition and structural integrity of the area.

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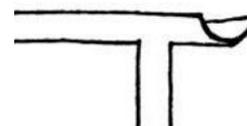
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GUTTERS AND DOWNPIPES

The function of the gutters and downpipes is to carry rainwater from the roof to the ground keeping the main structure as dry as possible.

Defective gutters and downpipes are a common cause of dampness that can, in turn, lead to the development of rot in timbers. Regular inspection and adequate maintenance are therefore essential if serious problems are to be avoided.

Gutters and Downpipes

The gutters and downpipes have been replaced with plastic but some cast iron may remain.

Water looks to be surcharging and overflowing the gutters to the front of the property due to the poor tilting fillet detailing / lack of a tilting fillet.

To the rear of the property is an awkward detail where the downpipe meets the gutter, this is likely to overflow.

ACTION REQUIRED: If openings are added to the roof windows there may be access to the gutters from the flat roof above but care will need to be taken if doing this. The other options are long ladders or a tower scaffold. We would recommend you stand outside the property next time it rains heavily and see how well the drains cope with the rainwater particularly looking at the guttering and the joints.

We also recommend that the gutters and downpipes are cleaned out, the joints are checked and the alignment checked to ensure that the gutters fall towards the downpipes.



Leaking gutter



Likely to overflow where down pipe meets gutter

Soil and Vent Pipe

The property has plastic soil and vent pipes to the rear that we feel are in operation.

There is a cast iron soil and vent pipe to the front left of the property that does not appear to be in operation but possibly leads to a deep drain as we have not located any manholes.



Cast iron soil and vent pipe



Plastic soil and vent pipe

Finally, gutters and downpipes and soil and vent pipes have been inspected from ground level. As it was not raining at the time of the inspection it is not possible to confirm 100 per cent that the rainwater installation is free from blockage, leakage etc. or that it is capable of coping with long periods of heavy rainfall. Our comments have therefore been based on our best assumptions.



WALLS

External walls need to perform a variety of functions. These include supporting upper floors and the roof structure, resisting dampness, providing adequate thermal and sound insulation, offering resistance to fire and being aesthetically presentable.

The walls are constructed of brickwork, vertical tiling and render at low level.

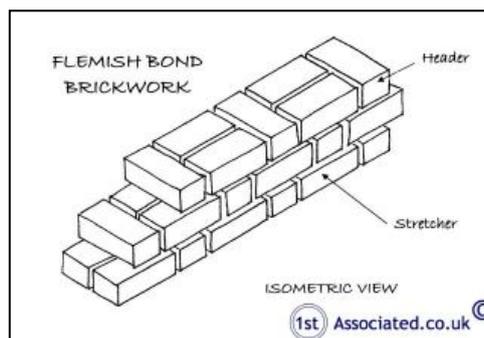
Brickwork

The property is built in a brick originally in a lime mortar in what is known as Flemish bond brickwork. This has been re-pointed in a cement mortar.

The term Flemish Bond relates to the way the bricks are bonded together and have a pattern visible from the outside of the property that shows the end of the brick (header), then the side of the brick (stretcher), then the end of the brick, then the side of the brick, and this pattern repeats course after course, i.e. header-stretcher, header-stretcher.



Flemish Bond brickwork



Flemish Bond

Bonding Timbers

Before the 19th Century, the practice of building timbers into external walls was almost universal. These were known as bonding timbers. They are of course prone to rot as solid walls allow dampness through. Unfortunately, without opening up the structure, we are unable to confirm if this is the case.

Penetrating damp

The solid external walls may be liable to penetrating dampness internally, dependent upon their condition and their exposure to the weather. External faces should be kept in good condition.



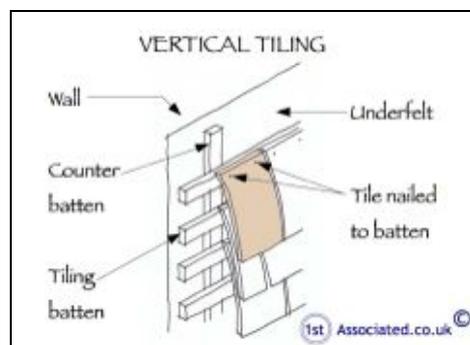
Painted Flemish Bond

Vertical tiling

The walls of the roof extension are clad with vertical tiles. There is likely to be insulation behind them given that this is a relatively new extension.



Vertical tiling



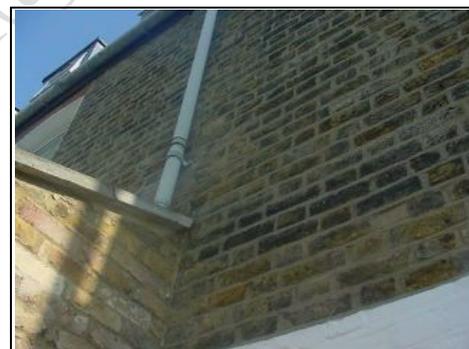
Vertical tiling

Cement re-pointing

We could see that the brick work has been re-pointed in cement mortar rather than in a lime mortar that would allow the property to breathe.

Re-Pointing Defined

Re-pointing is carried out where the existing mortar has failed and broken away to stop damp penetration and further deterioration. The mortar should be raked out to approximately 20mm and then replaced with a mortar of a similar type, therefore, stopping damp occurring.



Bricks re-pointed in cement mortar

Lime every time- a bit more information

Unfortunately the cement re-pointing, whilst well meaning, is not appropriate for this type of older construction. This has been used instead of a lime based mortar. We recommend you use lime mortar in any future repairs regardless of what the builders say! Using lime mortar will limit further damage to the brickwork, which is almost impossible to repair successfully. We would add that many, if not most, of the properties that are re-pointed now are re-pointed

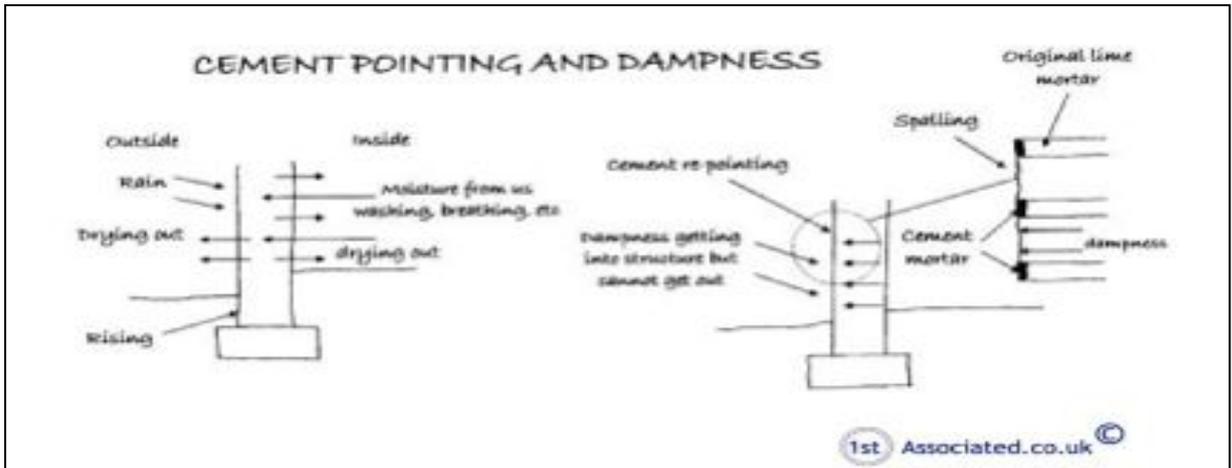
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incorrectly; it is only in recent years that we have discovered the problems that can occur from it.



Older properties need to be able to breathe

Painted brick walls

Do not underestimate the amount of time/cost it will take to repaint the property.



Painted brickwork

Render

There is render about 900mm in height to the base of the property.



Render to the base of the property

Concrete lintels

In this age of property there may be concrete lintels which can cause cold bridging.

ACTION REQUIRED: Please see our comments within the Executive Summary.

Finally, the external walls have been inspected visually from ground level and/or randomly via a ladder. Where the window and door lintels are concealed by brickwork / vertical tiling / render / plasterwork/ we cannot comment on their construction or condition. In buildings of this age timber lintels, rubbed brick lintels or metal lintels are common, which can be susceptible to deterioration that is unseen, particularly if in contact with dampness.

Our comments have been based upon how the brickwork / vertical tiling/ render / plasterwork/ have been finished. We have made various assumptions based upon what we could see and how we think the brickwork / vertical tiling/ render / plasterwork would be if it were opened up for this age, style and type of construction. We are however aware that all is not always as it seems in the building industry and often short cuts are taken. Without opening up the structure we have no way of establishing this.

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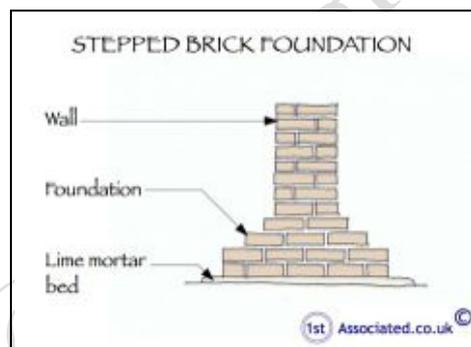


FOUNDATIONS

The foundations function is, if suitably designed and constructed, to transfer the weight of the property through the soil. As a general comment, many properties prior to the 19th Century have little or no foundations, as we think of them today, and typically a two-storey property would have one metre deep foundations.

Foundations

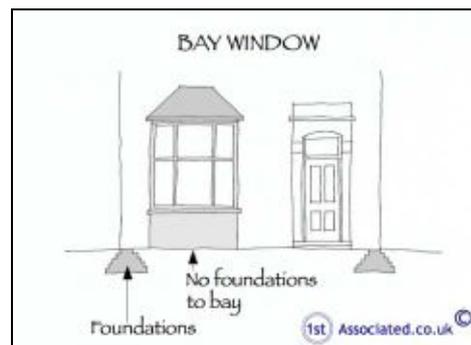
Given the age of the property you may find different depths of foundations. We would expect to find a stepped brick foundation possibly with a bedding of lime mortar.



Stepped brick foundation

Bay Windows

Bay windows in this era of property typically do not have foundations underneath them and have been subject to movement. We are aware that some insurance companies underpin bay windows with a modern foundation. We think this is excessive and unnecessary.



Bay window

London Clay

As with most properties in the London area, this property stands on London Clay. It is therefore more susceptible than most should drains leak or trees be allowed to overgrow etc. It is not unusual to have some settlement in London properties.

Building Insurance Policy

You should ensure that the Building Insurance Policy contains adequate provision against any possibility of damage arising through subsidence, landslip, heave etc.

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It is your responsibility to check out prior to commitment to purchase that insurance is available on the property on the basis of the things we have reported in the survey. Much as we would like to we are unable to keep up with the changing insurance market and give you advice with regard to this.

We would refer you to our comments with regard to building insurance throughout this report.

Finally, we have not excavated the foundations but we have drawn conclusions from our inspection and our general knowledge of this type, age and style of property.

We would always recommend that you remain with the existing insurance company of the property.

As no excavation has been carried out we cannot be 100 percent certain as to how the foundation has been constructed and we can only offer our best assumptions and an educated guess, which we have duly done.

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TREES

FOUNDATIONS



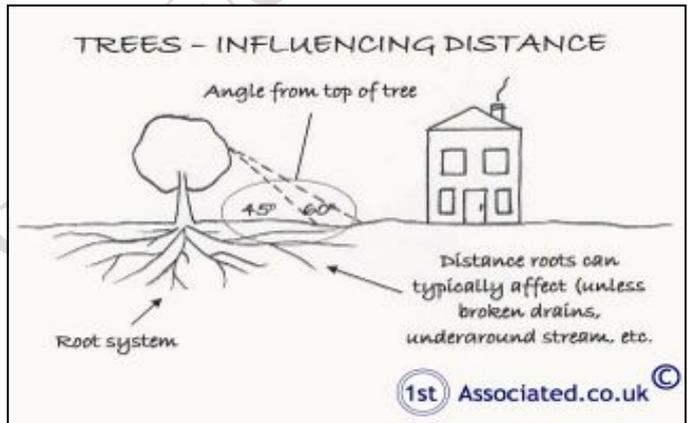
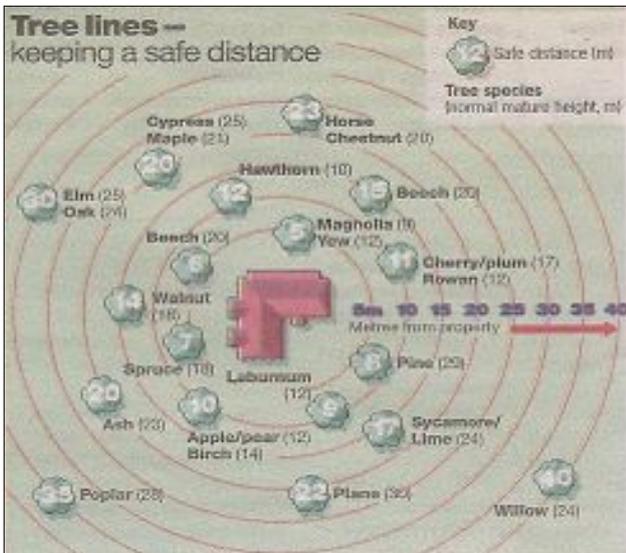
Trees within influencing distance of a property can affect the foundations by affecting the moisture content of the soil.

There is a tree within what insurance companies would term as influencing distance of the property.

ACTION REQUIRED: Please see our comments within the Executive Summary.



The tree is located to the front left



Influencing distance of trees to a property

Influencing Distance Defined

This is the distance in which a tree may be able to cause damage to the subject property. It is not quite as simple as our sketch; it depends on the tree, its maturity, the soil type etc., etc.

Finally, insurance requirements with regard to trees have varied over the years and in our opinion have got ever more onerous. We have seen the notifiable distance of a tree away from a property to have been reduced over the years and we reiterate our comments elsewhere within this report that you need to make enquiries with regard to the insurability of your property in relation to trees and other features when you purchase the property.

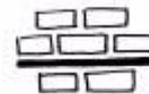
Please also refer to the External Areas Section.

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DAMP PROOF COURSE

The Building Act of 1878 required a damp proof course to be added to all newly built properties within the London area. It also required various other basic standards. These requirements were gradually taken up (or should that be grudgingly taken up) throughout London and then the country as a whole, although this took many years for it to become standard practice.

All modern properties should incorporate a damp proof course (DPC) and good building practice dictates that a differential of 150mm (6 inches) should be maintained between the damp proof course and ground levels. In this case we cannot see a DPC due to the render plinth at the base of the property. We would anticipate there would have been a slate DPC added at the time the property was built.

Your attention is drawn to the section of the report specifically dealing with dampness.

Finally, sometimes it is difficult for us to identify if there is a damp proof course in a property. We have made our best assumptions based upon our general knowledge of the age, type and style of this property.

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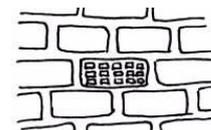
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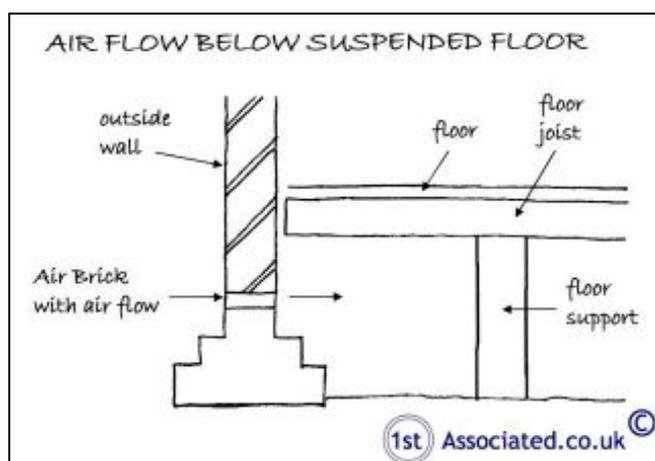
AIRBRICKS



In properties with suspended floors you need to have an airflow beneath to stop deterioration. The air is allowed to pass under the property by the use of airbricks. Generally the rule of thumb is that airbricks are spaced every metre and a half approximately, but this depends upon the specific circumstances of the property.

Low Level Air Bricks

There are problems with the air bricks to the property. The property has a suspended timber floor, air bricks are essential to have a through flow of air as this helps to reduce the chances of wet rot, dry rot and woodworm.



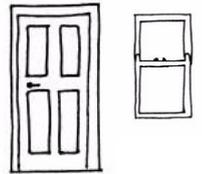
Suspended timber floor



Air brick

ACTION REQUIRED: Please see our comments within the Executive Summary.

Finally, we have made our best assumptions based upon our visual inspection of the outside of the property and our general knowledge of this age, type and style of construction. We have not opened up the floor, unless we have specifically stated so in this section.



FASCIAS AND SOFFITS AND WINDOWS AND DOORS

This section covers fascias, soffits and bargeboards and windows and doors, and any detailing such as brick corbelling etc.

Fascias and soffits offer protection to the rafter feet and also allow the securing of the guttering. Windows primary functions are to admit light and air, but they also have thermal and sound properties. The doors allow access and egress within the property.

Fascias and Soffits

The fascias and soffits are timber. They are painted / stained and we would comment they are in average condition for their age, type and style.

ACTION REQUIRED: Make sure gutters and downpipes are watertight before carrying out any work on fascias and soffits.



Timber fascia

Windows and Doors

The property has plastic double glazed windows from the cheaper end of the market without trickle vents. Generally they look to be of an average quality for their age, type and style.

Trickle Vents Defined

Trickle vents allow a trickle of air through, therefore stopping/reducing the likelihood of condensation occurring within the property.



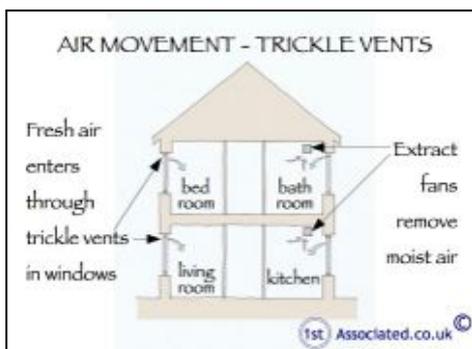
Double glazed windows without trickle vents

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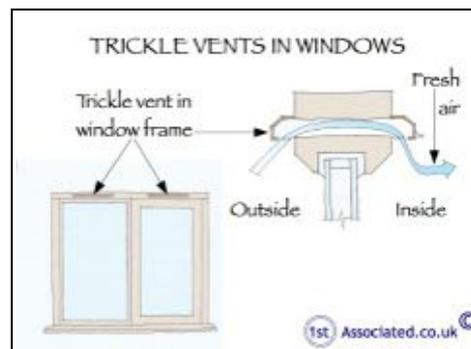
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Air movement with trickle vents



Trickle vents

Limited life of double glazing

We would draw your attention to the fact that sealed double glazed units can fail, particularly as a result of poor workmanship during installation. Failure of the seal leads to condensation between the two panes of glass and simply replacing the affected units may not provide a satisfactory long-term solution.

Transferable Guarantees

Enquiries should be made as to the existence of any transferable guarantees. Generally it is considered that double glazed units have a life of about ten years.

Finally, we have carried out a general and random inspection of the external joinery. In the case of the fascias and soffits it is typically a visual inspection from ground level. With the windows and doors we have usually opened a random selection of these during the course of the survey. In this section we are aiming to give a general overview of the condition of the external joinery.

Please also see the Internal Joinery section.



EXTERNAL DECORATIONS

The external decorations act as a protective coat for the building from the elements. Where this protective covering has failed, such as with flaking paintwork, the elements will infiltrate the structure. This is of particular concern as water is one of the major factors in damage to any structure.

There is a lot of external decoration to the property. Do not under estimate the cost/time it will take to decorate it.

Finally, ideally external redecoration is recommended every four to five years dependent upon the original age of the paint, its exposure to the elements and the materials properties. Where painting takes place outside this maintenance cycle repairs should be expected. Ideally redecoration should be carried out during the better weather between mid-April and mid-September.

Please see our comments in the External Joinery section.

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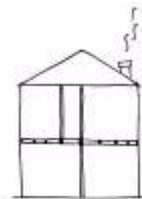
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INTERNAL



CEILINGS, WALLS, PARTITIONS AND FINISHES

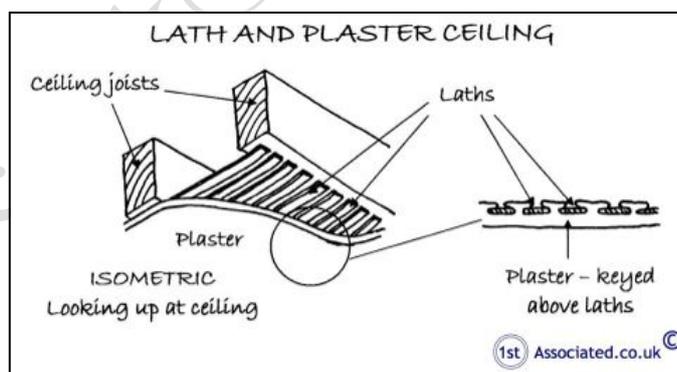
In this section we look at the finish applied to the structural elements such as the plasterwork applied to the ceiling joists, walls or partitions, together with the construction of the internal walls and partitions.

Ceilings

From our visual inspection of the ceilings and our general knowledge of this age and type of construction we believe that the ceilings are likely to be lath and plaster to the older parts with plasterboard to the newer parts such as the roof extension/ loft conversion and the kitchen area.

Lath and Plaster Defined

Laths are thin strips of timbers which are fixed to the structure. Wet plaster is applied to the laths, usually in several layers. The plaster forms a key as it is forced between the laths. This plaster, once dry, is given further coats and often a decorative finish.



Lath and plaster ceiling

Plasterboard Defined

The usual name for Gypsum plasterboard which is building board with a core of aerated gypsum, usually enclosed between two sheets of heavy paper, used as a dry lining.

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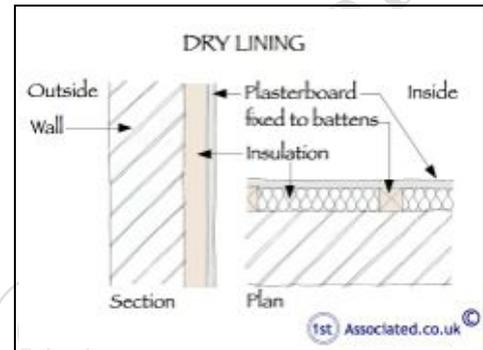
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Internal Walls and Partitions

These are, we believe a mixture of solid and studwork construction. It is of course impossible to determine the construction without opening up the walls and we have therefore taken an educated guess. We believe that some areas have been dry lined.

Perimeter Walls

Originally these would have been constructed with a wet plaster, which we believe has been replaced with a Gypsum plaster and dry lined in several areas. This usually has insulation behind it to improve the thermal efficiency but again we cannot be one hundred per cent certain of this.



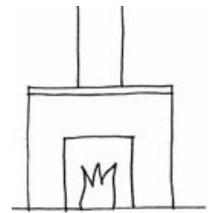
Dry lining

Again, we cannot be 100% certain of the wall construction without opening them up which goes beyond the scope of this report.

This comment has been based on the visual look of the wall which is relatively “smooth” and normally means a modern finish.

Finally, ceilings, walls and partitions have been inspected from floor level and no opening up has been undertaken (unless permission has been obtained by yourselves). In some cases the materials employed cannot be ascertained without samples being taken and damage being caused.

We cannot comment upon the condition of the structure hidden behind plaster, dry lining, other applied finishes, heavy furniture, fittings and kitchen units with fitted back panels.



CHIMNEY BREASTS, FLUES AND FIREPLACES

With the advent of central heating fireplaces tend to be more a feature than an essential function in most properties.

The chimney breasts are located to the left hand side (all directions given as you face the front of the property).

At the time of the survey no chimneys were in use. You may wish to open them up as a feature of the property.



Fireplace in lounge



Fireplace in bedroom

Finally, we will only comment on the condition of the chimney breast where we can see the chimney breast. If we can see a chimney breast has been removed we will inspect for signs of movement and advise. Also additional support can be concealed very well when chimney breasts are hidden particularly when plastered over. In this case we cannot see the chimney breast as it has been hidden as part of the design.

Your Legal Advisor needs to specifically check with the Local Authority for removed chimneys and associated chimney breasts and Building Regulations Approvals and advise by e-mail immediately if chimney breasts are found to have been removed. We would recommend opening up the structure to check the condition. If we are not advised we will assume the relevant Building Regulations Approval has been obtained.

It is strongly recommended that flues be cleaned and checked for obstructions prior to use to minimise the risk of hazardous fumes entering the building.

Please also see the Chimney Stacks, Flues

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FLOORS



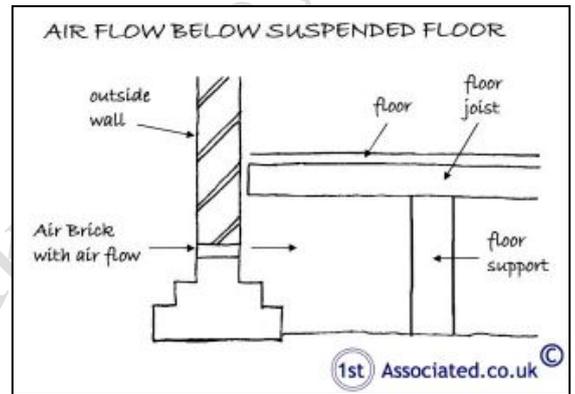
Functionally floors should be capable of withstanding appropriate loading, preventing dampness, have thermal properties and durability. In addition to this upper floors should offer support for ceilings, resistance to fire and resistance to sound transfer.

Ground Floor

There is a suspended timber floor to the property which requires air movement underneath to minimise wet rot, dry rot and woodworm.



Laminate floor



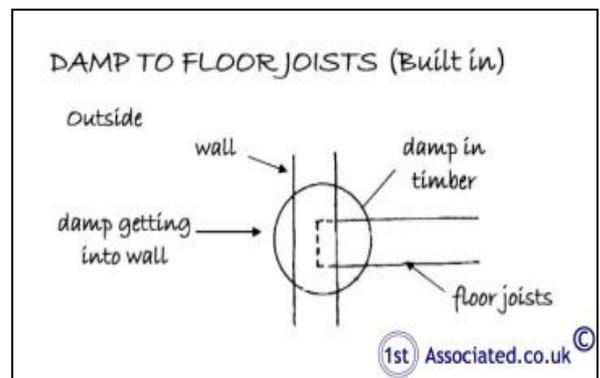
Suspended timber floor

ACTION REQUIRED: Please see our comments in the Executive Summary regarding air bricks.

However, we have not opened up the floors or lifted the carpets / laminate flooring / tiles / floor coverings.

First Floor

We have assumed that the first floor construction is joist and floorboards with embedded timbers, as this is typical in this age of property.



Embedded timbers

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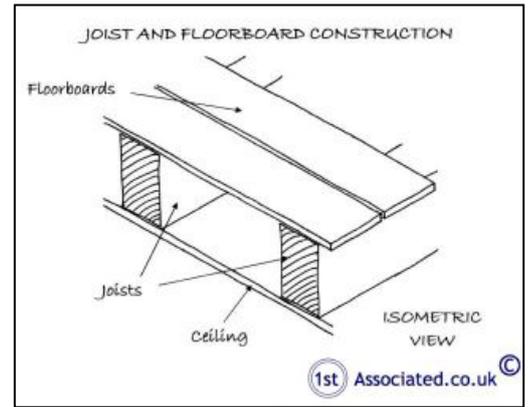
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Joist and Floorboard Construction Defined

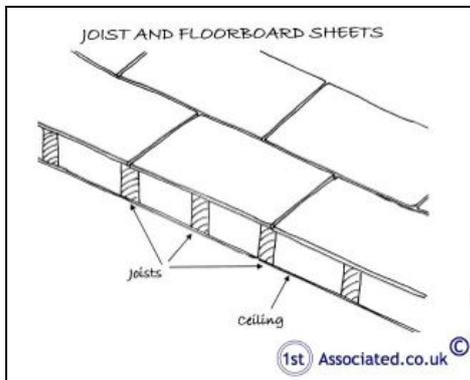
These are usually at first floor level consisting of a joist supported from the external walls, either built in or, in more modern times, sitting upon joist hangers, sometimes taking additional support from internal walls, with floorboards fixed down upon it.



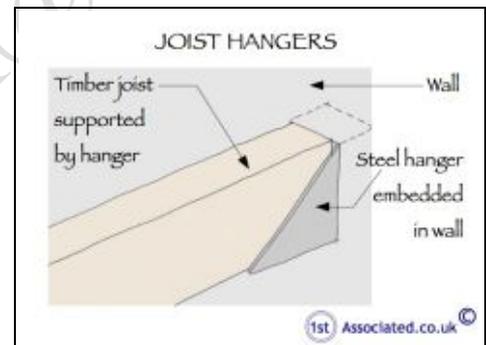
Joist and floorboards

Top floor /second Floor

We have assumed that the second floor construction is floorboard sheets on joist hangers.



Joist and floorboard sheets



Joist hangers

Finally, we have not been able to view the actual floors themselves due to them being covered with fitted carpets, floor coverings, laminated flooring, tiles etc. The comments we have made are based upon our experience and knowledge of this type of construction. We would emphasise that we have not opened up the floors in any way or lifted any floorboards.

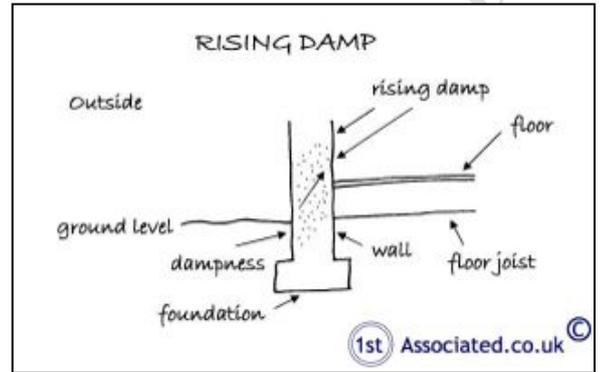


DAMPNESS

In this section we look at any problems that are being caused by dampness. It is therefore essential to diagnose the source of the dampness and to treat the actual cause and not the effect of the dampness.

Rising Damp

Rising damp depends upon various components including the porosity of the structure, the supply of water and the rate of evaporation of the material, amongst other things. Rising damp can come from the ground, drawn by capillary action, to varying degrees of intensity and height into the materials above.



Rising damp

A random visual inspection and tests with a moisture meter have been taken to the perimeter walls. In this particular case we have found minor rising damp, although we expected to find higher readings. Our readings were limited as some of the property is dry lined.



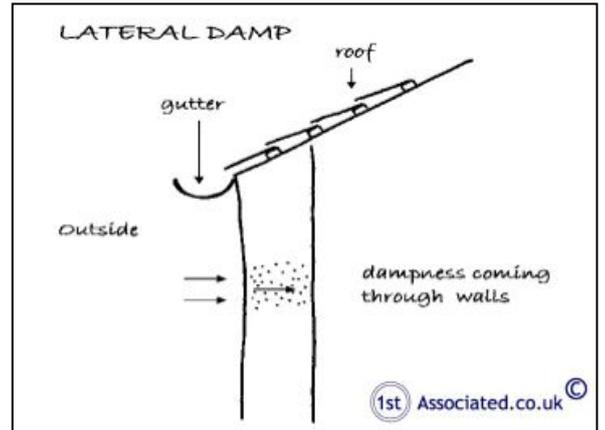
Testing for rising damp

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Lateral or Penetrating Dampness

This is where water ingress occurs through the walls. This can be for various reasons such as poor pointing or wall materials or inadequate gutters and downpipes, such as poorly jointed gutters.

We used a damp meter on the external walls. We have not found dampness.



Lateral dampness



Testing for lateral dampness

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Condensation

This is where the humidity held within the air meets a cold surface causing condensation.

At the time of the inspection there were no obvious signs of condensation.

Lifestyle and condensation

Older properties are likely to have some condensation, however it depends upon how you utilise the building. If you do your washing and then dry it in a room without opening a window you will, of course, get condensation. Common sense is needed and a balance between heating, cooling and ventilation of properties and opening windows to air the property regularly.



Testing surface temperature

Extract fans in kitchens, bathrooms and drying areas

A way of helping to reduce condensation is to have good large extract fans with humidity controlled thermostats within the kitchens and bathrooms and also in any areas where you intend to dry clothes which are moisture generating areas.

ACTION REQUIRED: We would recommend humidity controlled extract fans be added to kitchens, bathrooms and drying areas. Please see our comments about condensation in the Executive Summary.

Finally, effective testing was prevented in areas concealed by heavy furniture, fixtures such as kitchen fittings with backboards, wall tiles and wall panelling. We have not carried out tests to BRE Digest 245, but only carried out a visual inspection.

INTERNAL JOINERY



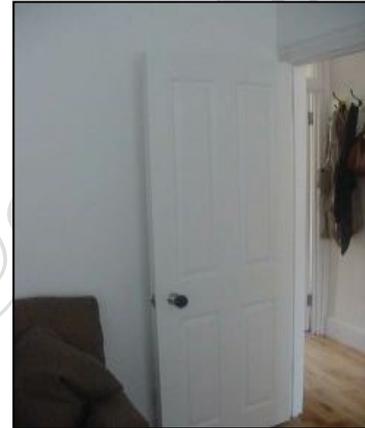
This section looks at the doors, the stairway, the skirting boards and the kitchen to give a general overview of the internal joinery's condition.

Doors

The doors are hollow core doors with a part glazed door to the kitchen.



Glazed door to kitchen
without safety glass



Door

ACTION REQUIRED: Please see our comments within the Executive Summary.

Staircase

We were unable to examine the underside of the stair timbers due to it being lined, which precluded our inspection, so we cannot comment further upon the stair structure. We can, however, say that the lining gives a resistance to the spread of fire if such circumstances were to occur.



Cupboard under the stairs

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Built in Cupboards

The property has plenty of cupboard space.



Cupboard with folding door



Cupboards in bathroom



Cupboard under the stairs

Kitchen

We found the kitchen in above average condition and very well presented.

We have not tested any of the kitchen appliances.

Finally, it should be noted that not all joinery has been inspected. We have viewed a random sample and visually inspected these to give a general overview of the condition. Please also see the External Joinery/Detailing section.

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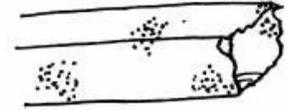
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TIMBER DEFECTS



This section considers dry rot, wet rot and woodworm. Wet and Dry rot are species of fungi, both need moisture to develop and both can be very expensive to correct. We would also add that in our experience they are also often wrongly diagnosed.

Dry Rot

*Dry rot is also sometimes known by its Latin name *Serpula lacrymans*. Dry rot requires constant dampness together with a warmish atmosphere and can lead to extensive decay in timber.*

We have not visually seen any dry rot during the course of our inspection.

We would advise that we have not opened up the floors and we had a limited view of the roof due to the loft conversion.

Wet Rot

*Wet rot, also known by its Latin name *Contiophora puteana*, is far more common than dry rot. Wet rot darkens and softens the wood and is most commonly seen in window and doorframes, where it can relatively easily be remedied. Where wet rot affects the structural timbers in a property, which are those in the roof and the floor areas, it is more serious.*

Again, we have not visually seen any signs of significant wet rot during the course of our inspection.

We would advise that we have not opened up the floors and we had a limited view of the roof due to roof conversion.

ACTION REQUIRED: We would like to see underneath the floor as we often find that with a cosmetically good finish the structural things can be forgotten as the budget is spent on the design element.



Woodworm

Active woodworm can cause significant damage to timber. There are a variety of woodworm that cause different levels of damage with probably the worst of the most well known being the Death Watch Beetle. Many older properties have woodworm that is no longer active, this can often be considered as part of the overall character of the property.

The roof is the main area that we look for woodworm. Within the twenty per cent that we could see we found no obvious visual signs of woodworm activity or indeed signs of past woodworm activity that has caused what we would term 'structurally significant' damage. In many properties there is an element of woodworm that is not active. Our inspection is usually restricted by insulation covering some of the timbers and general stored items in the roof, as it is restricted throughout the property by general fixtures and fittings. We would comment in this instance that.

ACTION REQUIRED: If you wish to be 100 per cent certain that there is no woodworm the only way would be to check the property when is emptied of fixtures and fittings etc.

Finally, when you move into the property, floor surfaces should be carefully examined for any signs of insect infestation when furniture and floor coverings are removed together with stored goods. Any signs that are found should be treated to prevent it spreading. However, you need to be aware that many damp and woodworm treatment companies have a vested interest in selling their products and therefore have fairly cleverly worded quotations where they do not state if the woodworm they have found is 'active'. You should ask them specifically if the woodworm is active or not.

We would also comment that any work carried out should have an insurance backed guarantee to ensure that if the company does not exist, or for whatever reason, the guarantee is still valid. More importantly it is essential to ensure that any work carried out is carried out correctly.

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INTERNAL DECORATIONS



With paints it should be remembered that up to 1992 lead could be used within paint and prior to this most textured paints (commonly known as Artex) contained an element of asbestos up to 1984, so care should be taken if the paintwork looks old and dated.

Internal decorations are in average/above average condition. You may wish to redecorate to your own personal taste.

Finally, we would draw your attention to the fact that removal of existing decorative finishes may cause damage to the underlying plasterwork necessitating repairs and making good prior to redecoration.

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THERMAL EFFICIENCY

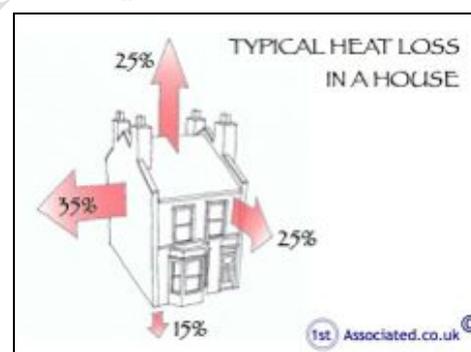
Up until the mid 1940s we did not really consider insulation in properties, for example it was only in the 1960s that we started putting insulation in the roof and then it was about 50mm, in the 1970s this was upgraded to 100mm. Then we started to think about double glazing and cavity wall insulation. Since then insulation standards have increased considerably and today we are looking at typically using insulation not only in the roof but also in the walls, floors and windows and more recently considerable work has been carried out on how efficient boilers are within properties. Care has to be taken that properties are not insulated disproportionately to the ventilation as this can cause condensation and you should be aware that you need to ventilate any property that is insulated.

HIPs

We understand that HIPs were suspended from 20th May 2010. Energy Performance Certificates are required before a sale completes.

Roofs

Some roof insulation was present although not to current Building Regulations requirements of 300mm. In this instance there is approximately 300 mm.



Typical heat loss

Walls

The walls to this property are solid in the sense that they do not have a cavity as a modern property would have. Also they are unlikely to have any substantial insulation, However, unfortunately it is generally very difficult to improve the insulation without affecting the external or the internal appearance of the property.

Windows

The windows are an older style double glazed but will have reasonable thermal properties.

Services

Service records should be obtained. It is essential for the services to be regularly maintained to run efficiently.

Summary

Assuming the above is correct, this property is average compared with what we typically see.

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Further information can be obtained with regard to energy saving via the Internet on the following pages:

HTTP//www.est.org.uk, which is by the Energy Saving Trust and includes a section on grant aid.

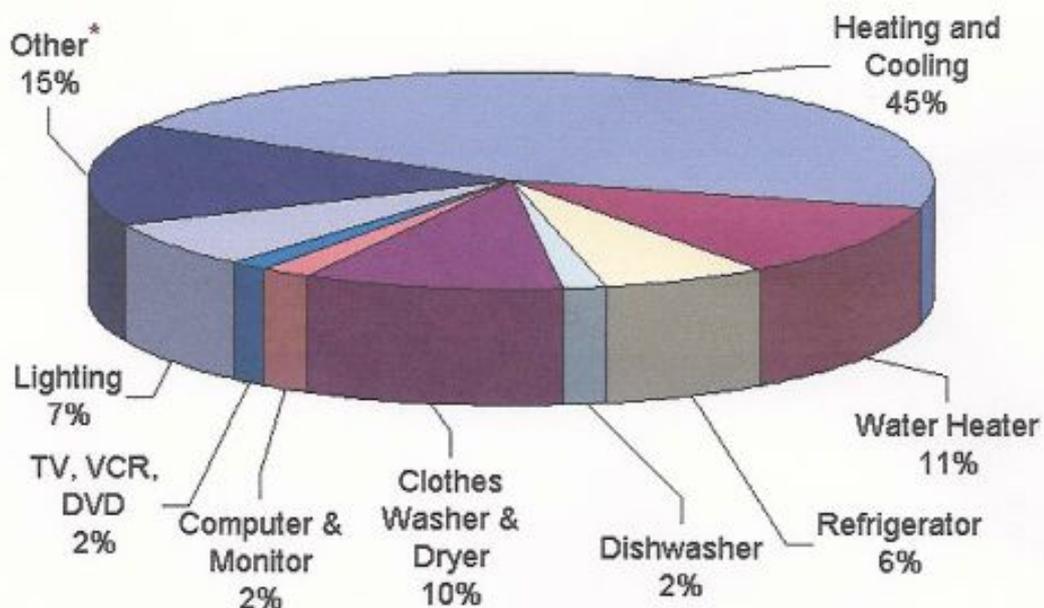
or alternatively www.cat.org.uk

*or Sustainable Energy Without the Hot Air by David J C MacKay
HTTP//www.withouthotair.com/Videos.html to download for free or buy a paper copy as we did.*

*It is worth watching the video How Many Light Bulbs? by David J C MacKay
HTTP//www.youtube.com/watch?v=UR8wRSp21Xs*

Finally, we would comment that energy we feel will become a major consideration in years to come, particularly with the greater focus in modern buildings on energy efficiency.

What does my energy bill pay for?



*"Other" represents an array of household products, including stoves, ovens, microwaves, and small appliances. Individually, these products account for no more than about 2% of a household's energy bills.

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OTHER MATTERS

In this section we put any other matters that do not fit under our usual headings.

Security

No security system was noted. It is a personal decision as to whether you feel one is necessary. We are not experts in this field and therefore cannot comment further. We suggest you contact a member of NACOSS (National Approval Council for Security Services), obtainable through directory enquiries, or your local Police Force for advice on a security system.

Fire / Smoke Alarms

Some smoke detectors were noted. These have been hard wired in, in accordance with the current Building Regulations that require that they be wired into the main power supply.



Fire/smoke alarm
Second floor

Insurance

We would always recommend staying with the existing insurance company, and then if there are any problems you should not have the difficulty of negotiating with two insurance companies passing the blame between each other.

We would refer you to our comments with regard to building insurance throughout this report.

Asbestos

In a property of this age there may well be some asbestos as it was often used in refurbishments in the 1950's/1960's/1970's. In this case we have not noted asbestos. If Asbestos had been present it would have been removed during the last refurbishment.



Asbestos externally 73

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However in years gone by asbestos was as commonly used as wood and can be found in all sorts of places. Asbestos was used post war until it was banned in the UK, only in the last ten years or so. It is rumoured that it was still used after this point in time where products were imported from countries where it is not banned.

We are Building Surveyors and not Asbestos Surveyors and as such the only way to be a hundred per cent certain with regards to Asbestos in a property is to have an Asbestos report carried out.

ACTION REQUIRED: If you wish to confirm you are 100 percent free of asbestos you need to have an asbestos survey carried out.

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SERVICES

This survey does not include any specialist reports on the electricity supply and circuits, heating or drainage, as they were not requested. The comments that follow are based upon a visual inspection carried out as part of the overall Building Survey.

Services and specialist installations have been visually inspected. It is impossible to examine every detail of these installations without partially dismantling the structure. Tests have not been applied. Conclusive tests can only be undertaken by suitably qualified contractors. The vendor/seller should be requested to provide copies of any service records, test certificates and, ideally, the names and addresses of the installing contractors.

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ELECTRICITY



It is strange to think that electricity only started to be used in domestic properties at the turn of the 19th century with gas lighting still being the norm for a good many years after.

Periodic inspections and testing of electrical installations is important to protect your property from damage and to ensure the safety of the occupants. Guidance published by the Institute of Electrical Engineers (IEE) recommends that inspections and testing are undertaken at least every 10 years (we recommend every five years) and on change of occupancy. All electrical installation works undertaken after 1st January 2005 should be identified by an Electrical Installation Certificate.

Fuse Board

The electric fuses and consumer units were located in the cupboard under the stairs. The fuse board looked slightly dated.

ACTION REQUIRED: We recommend this is replaced. Please see our comments within the Executive Summary.



Fuse Board

Earth Test

We carried out an earth test in the kitchen area to the socket point that is normally used for the kettle, this proved satisfactory.



Earth Test

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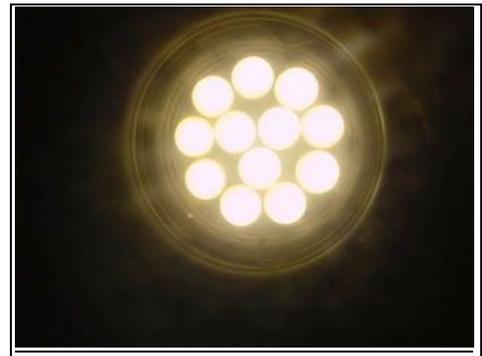
ACTION REQUIRED: As the property is changing occupancy an Institute of Electrical Engineers (IEE) test and report should be carried out by a NICEIC registered and approved electrical contractor or equivalent and it is important to carry out any of recommended work.

In addition to this your Legal Advisor is required to make full enquires with the owners to establish if any electrical installation work has been carried out and to provide suitable certification for any works carried out after 1st January 2005. Any comments made within this report or verbally do not change this requirement.

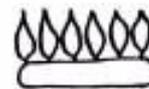
For basic general information on this matter please see the appendices at the end of this report.

LED Ceiling lights

There used to be problems with the older ceiling lights allowing heat into the room above but as far as we aware LED lights are safer heat wise.



LED lights



GAS

There is very little we can check for in a gas installation, we do inspect to make sure there is one and that it has a consumer unit and that the boilers are vented. Ideally you should have a service inspection carried out by an independent Gas Safe registered plumber.

We are advised that the property has mains gas. The consumer unit is, we assume, located under the stairs.

All gas appliances, pipework and flues should be the subject of an annual service by a competent engineer, i.e., a member of Gas Safe; works to gas appliances etc., by unqualified personnel is illegal. Unless evidence can be provided to confirm that there has been annual servicing we would recommend that you commission such a service prior to use to ensure safe and efficient operation.

ACTION REQUIRED: As a matter of course it is recommended that the entire gas installation is inspected and made good, as necessary, by a Gas Safe registered contractor. Thereafter the installation should be serviced annually.

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PLUMBING AND HEATING

In this section we do our best from a visual inspection to look at how the water is supplied to the property, how the supply is distributed around the property, how it is used to heat the property and how it is discharged from the property.

Water Supply

The controlling stopcock was not located.

It is important that its presence is established in case of bursts or leaks. The stopcock and other controlling valves have not been inspected or tested for operational effectiveness.

ACTION REQUIRED: Ask the owners or Estate Agent to show you where it is, although we would not expect most Estate Agents to know where it is.

Water Pressure

When the taps were run to carry out the drainage test we checked the pressure literally by putting a finger over the tap and this seemed average. The Water Board have to guarantee a certain pressure of water to ensure that things like boilers, particularly the instantaneous ones have a constant supply of pressured water (they would blow up if they didn't!).

Cold Water Cistern

We have not found a water tank. We can only assume that the water is directly fed to the taps. The original idea behind a water tank was to help water pressure and to give an emergency supply of water.

Plumbing

We did not see enough piping to comment on. We find that often with older properties and modern alterations a mixture of plastic and copper piping can be used which can lead to problems. However there is no evidence of that in this case. No significant leakage was noted on the surface, although most of the pipework is concealed in floors, walls and ducts.

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Heating

The wall mounted boiler was located under the stairs, it is manufactured by Worcester. There is an internal flue that appears to pass from the boiler under the stairs to the rear outside wall.



Wall mounted Worcester
Boiler



Boiler flue on outside wall

Our limited inspection of the hot water and central heating system revealed no evidence to suggest any serious defects but we would nevertheless recommend that the system be tested and overhauled before exchange of contracts and that a regular maintenance contract be placed with an approved heating engineer.

Ten Minute Heating Test

There was no owner / occupier at the property and therefore we do not turn the heating on in case there is a problem with it.

Finally, it should be noted that the supply pipe from the Water Company stopcock to the internal stop tap is the responsibility of the property owner.

We cannot comment on the condition of the water service pipe to the building. It should be appreciated that leaks can occur for some time before signs are apparent on the surface.

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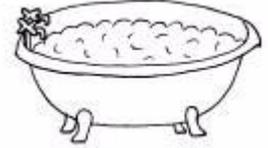
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BATHROOM



In this section we consider the overall condition of the sanitary fittings such as the bathroom, the kitchen, the utility room and the cloakroom.

Bathroom- first floor

The property has a three piece bathroom suite, consisting of a bath, wash hand basin and WC, which looks in average condition,

Shower room- second floor

The property has a three piece shower room on the second floor consisting of a shower cubicle, wash hand basin and W.C.

ACTION REQUIRED: Please see the Executive Summary regarding condensation in the shower room.

Finally, although we may have already mentioned it above we would reiterate that it is important to ensure that seals are properly made and maintained at the junctions between wall surfaces and baths and showers etc. We normally recommend that it is one of the first jobs that you carry out as part of your DIY on the property, as water getting behind sanitary fittings can lead to unseen deterioration that can be costly, inconvenient and difficult to repair.

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MAIN DRAINS

The sanitary system, as we know it now, came into being some 100 years ago during the Victorian era and works so successfully today it is often taken for granted. It is only in recent years that re-investment has taken place to upgrade the original drainage systems.

It is assumed that the foul drains from the property discharge into a public sewer; this should be confirmed by your Legal Advisor prior to exchange of contracts, who should also provide information in respect of any common or shared drains including liability for the maintenance and upkeep of the same.

The cold taps have been run for approximately quarter of an hour in the kitchen. No build up or back up was noted.

Inspection Chambers / Manholes

For your information, inspection chambers / manholes are required to be provided in the current Building Regulations at each change of direction or where drainage runs join the main run.

No Manholes Found

In older properties often there were no manholes. Drainage was a relatively new invention that has been added at a later date.

Manholes are used where there is a change in direction of pipes or new pipes join the main run. It is therefore a good location for clearing any blockages. In this case we were unable to see any manholes.

ACTION REQUIRED: We would recommend a closed circuit TV camera report of the drains.

Please see our comments in the Executive Summary.

Manholes Defined

Access areas which usually fit a man (or woman) into them and are put in where the drains change direction.

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Finally, it must be emphasised that the condition of the property's foul drains can only be ascertained by the carrying out of a test; such a test has not been undertaken. Should there be leaks in the vicinity of the building then problems could occur, particularly with respect to the stability of the building's foundations. Drainage repairs are inevitably costly and may result in damage being caused to those areas of the property beneath, or adjacent to, which the drains have been run.

Rainwater/Surface Water Drainage

Whilst very innocent looking rainwater downpipes can cause lots of problems. If they discharge directly onto the ground they can affect the foundations and even if they are taken away to soak-aways they can attract nearby tree roots or again affect foundations.

Some rainwater drains are taken into the main drainage system, which is now illegal (as we simply do not have the capacity to cope with it), and can cause blockages to the main drains! Here we have done our best from a visual inspection to advise of any particular problems.

We have been unable to determine the ultimate means of rain/surface water disposal. In this age of property it is likely to be into shared drains. These can be a problem during heavy rainfall and peak periods, such as the 9 o'clock rush to work.

Finally, rain/surface water drains have not been tested and their condition or effectiveness is not known. Similarly, the adequacy of soak-aways has not been established although you are advised that they tend to silt up and become less effective with time.

Please also see our comments within the Gutters and Downpipes section.

OUTSIDE AREAS

The main focus of this report has been on the main building. If you wish us to do a specific report on the other buildings then you need to instruct us for this separately. We are offering here a brief overview.

PARKING

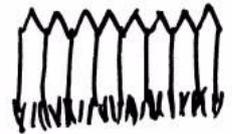


Parking is usually at the roadside with a parking permit system in operation.



Parking permit sign

EXTERNAL AREAS



Front Garden

The property has a small front garden mainly laid with decorative aggregate and a pathway with a storage cupboard.



Grill in front of entrance door



Storage



Front garden

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Rear Garden

The garden to the rear of the property is mainly laid to lawn with a decking area that has storage built in.



Storage space under decking



Patio/decking area



Rear garden

Decking

We are finding decking can become slippery over the years when not regularly maintained and can be an ideal space for wildlife to live under.



Flats overlook the garden to some extent to the rear

Boundaries: The left hand boundary (all directions given as you face the property) is usually the responsibility of the subject property.

Finally, whilst we note the boundaries, these may not be the legal boundaries. Your Legal Advisor should make further enquiries on this point and advise you of your potential liability with regard to any shared structures, boundary walls and fences.

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Neighbours

Left Hand Neighbours

We knocked on the door during the course of the survey but no one answered.

Right Hand Neighbours

We knocked on the door during the course of the survey but no one answered.

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POINTS FOR YOUR LEGAL ADVISOR

If you wish to proceed with your purchase of the property a copy of this report should be forwarded to your Legal Advisor and the following points should be checked by him/her:

- a) Responsibility for boundaries.
- b) Rights for you to enter onto the adjacent property to maintain any structure situated near or on the boundary and any similar rights your neighbour may have to enter onto your property.
- c) Obtain any certificates, guarantees or approvals in relation to:
 - i) Timber treatments, wet or dry rot infestations.
 - ii) Rising damp treatments.
 - iii) Double glazing or replacement windows.
 - iv) Roof and similar renewals.
 - v) Central heating installation.
 - vi) Planning and Building Regulation Approvals.
 - vii) Removal of any walls in part or whole.
 - viii) Removal of any chimneys in part or whole.
 - ix) Any other matters pertinent to the property.
- d) Confirm that there are no defects in the legal Title in respect of the property and all rights associated therewith, e.g., access.
- e) Rights of Way e.g., access, easements and wayleaves.
- f) Liabilities in connection with shared services.
- g) Adjoining roads and services.
- h) Road Schemes/Road Widening.
- i) General development proposals in the locality.
- j) Conservation Area, Listed Building, Tree Preservation Orders or any other Designated Planning Area.

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- k) Confirm from enquiries that no underground tunnels, wells, sewers, gases, mining, minerals, site reclamation/contamination etc., exist, have existed or are likely to exist beneath the curtilage of the site upon which the property stands and which could affect the quiet enjoyment, safety or stability of the property, outbuildings or surrounding areas.
- l) Our Report assumes that the site has not been put to contaminative use and no investigations have been made in this respect.
- m) Any outstanding Party Wall Notice or the knowledge that any are about to be served.
- n) Most Legal advisors will recommend an Envirosearch or a similar product is used by you to establish whether the area falls within a flood plain, old landfill site, radon area etc. If your Legal Advisor is not aware of Envirosearch or similar please ensure that they contact us and we will advise them of it. Any general findings should be brought to their logical conclusion by using appropriate specialist advisers.

However, with regard to Envirosearch or similar general reports please see our article link on the www.1stAssociated.co.uk Home Page.

- o) Any other matters brought to your attention within this report.

LOCAL AUTHORITY ENQUIRIES

Your Legal Advisor should carry out Local Authority searches to ascertain whether the property is a Listed Building and whether it is situated in a Conservation Area. They should also find out any information available with regard to Planning Applications and Building Control. We have not made any formal or informal Local Authority enquiries.

Finally, your Legal Advisor should carry out any additional enquiries they feel necessary and if they find anything unusual or onerous then we ask that they contact us immediately for our further comments.

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It is our policy not to offer a conclusion to ensure that the Building Survey is read in full and the comments are taken in context.

If you would like any further advice on any of the issues discussed (or indeed any that have not been discussed!) then please do not hesitate to contact us on **0800 298 5424**.

For and on Behalf of
Independent Chartered Surveyors

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REFERENCES

The repair and maintenance of houses
Published by Estates Gazette Limited

Life expectancies of building components
*Published by Royal Institution of Chartered Surveyors and
Building Research Establishment*

Surveying buildings
*By Malcolm Hollis published by Royal Institution of
Chartered Surveyors Books.*

House Builders Bible
By Mark Brinkley, Published by Burlington Press

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LIMITATIONS

Our limitations are as the agreed Terms and Conditions of Engagement.

CONDITIONS OF ENGAGEMENT

The report has been prepared in accordance with our Conditions of Engagement dated xxxxxxxxxxxx and should be regarded as a comment on the overall condition of the property and the quality of its structure and not as an inventory of every single defect. It relates to those parts of the property that were reasonably and safely accessible at the time of the inspection, but you should be aware that defects can subsequently develop particularly if you do not follow the recommendations.

ENGLISH LAW

We would remind you that this report should not be published or reproduced in any way without the surveyor's expressed permission and is governed by English Law and any dispute arising there from shall be adjudicated upon only by the English Courts.

SOLE USE

This report is for the sole use of the named Client and is confidential to the Client and his professional advisors. Any other persons rely on the Report at their own risk.

ONLY HUMAN!

Although we are pointing out the obvious, our Surveyors obviously can't see through walls, floors, heavy furniture, fixed kitchen units etc. they have therefore made their best assumptions in these areas.

As this is a one off inspection, we cannot guarantee that there are no other defects than those mentioned in the report and also that defects can subsequently develop.

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WEATHER

It was a hot summers day at the time of the inspection. The weather did not hamper the survey.

In recent times our weather seems to be moving towards the extremities from its usual relatively mid range. Extremes of weather can affect the property.

NOT LOCAL

It should be noted the surveyors may not be local to this area and are carrying out the work without the benefits of local knowledge on such things as soil conditions, aeroplane flight paths, and common defects in materials used in the area etc.

OCCUPIED PROPERTY

The property was occupied at the time of our survey, which meant that there were various difficulties when carrying out the survey such as stored items within cupboards, the loft space and obviously day-to-day household goods throughout the property. We have, however, done our best to work around these.

INSPECTION LIMITED

Unfortunately in this instance our inspection has been limited as:-

1. We had a limited view of the roof due to the loft conversion.
2. We did not view the rear flat roof.
3. We did not open up the floors.
4. We did not have the benefit of talking to the owners or them answering our usual question and answers.
5. We didn't have the benefit of meeting you at the property to talk about your specific requirements.

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6. It was an extremely hot day and so the time spent in the roof was minimal.

BUILDING INSURANCE

We do not advise with regard to building insurance. You need to make your own enquiries. Some areas may have a premium, some buildings may have a premium and some insurers may be unwilling to insure at all in certain areas. You need to make your own enquires prior to committing to purchase the property. Please be aware the fact a building is currently insured does not mean it can be re insured.

We would comment that non-insurability of a building we feel will affect value. It is therefore essential to make your own enquiries with regard to insurance before committing to purchase the property and incurring fees.

ACTION REQUIRED: You need to contact an insurance company today to make enquiries with regard to insurance on this property.

TERMS AND CONDITIONS

Our computer system sends two copies of our Terms and Conditions to the email address given to us when booking the survey; one has the terms attached and the other has links to the Terms and Conditions on our website (for a limited time). If you have not received these please phone your contact immediately.

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APPENDICES

1. The electrical regulations – Part P of the Building Regulations
2. Information on the Property Market

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THE ELECTRICAL REGULATIONS – PART P OF THE BUILDING REGULATIONS

Here is our quick guide to the Regulations, but please take further advice from a qualified and experienced electrician.

From 1st January 2005, people carrying out electrical work in homes and gardens in England and Wales must follow new rules in the building regulations. All significant electrical work carried out in the home will have to be undertaken by a registered installer or be approved and certified by the local authority's building control department. Failure to do so will be a legal offence and could result in a fine. Non-certified work could also put your household insurance policy at risk.

If you can't provide evidence that any electrical installation work complies with the new regulations, you could have problems when it comes to selling the property.

There will be two ways in which to prove compliance:

1. A certificate showing the work has been done by a Government-approved electrical installer - NICEIC Electrical Contractor or equivalent trades body.
2. A certificate from the local authority saying that the installation has approval under the building regulations.

Homeowners will still be able to do some minor electrical jobs themselves. To help you, we've put together this brief list of dos and don'ts.

Work You Cannot do Yourself

- Complete new or rewiring jobs.
- Fuse box changes.
- Adding lighting points to an existing circuit in a 'special location' like the kitchen, bathroom or garden.
- Installing electrical earth connections to pipework and metalwork.
- Adding a new circuit.

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INFORMATION ON THE PROPERTY MARKET

We used to include within our reports articles on the property market that we thought would be of interest and informative to you, however we were concerned that in some cases these did not offer the latest information. We have therefore decided to recommend various websites to you, however it is important to realise the vested interest the parties may have and the limits to the information.

www.landreg.org.uk

This records the ownership of interests in registered land in England and Wales and issues a residential property price report quarterly, which is free of charge. The Land Registry is a Government body and records all transactions as far as we are aware, although critics of it would argue that the information is often many months out of date.

www.rics.org.uk

The Royal Institution of Chartered Surveyors offer quarterly reports via their members. Although this has been criticised as being subjective and also limited, historically their predictions have been found to be reasonably accurate.

www.halifax.co.uk and www.nationwide.co.uk

Surveys have been carried out by these two companies, one now a bank and the other a building society for many years. Information from these surveys is often carried in the national press. It should be remembered that the surveys only relate to mortgaged properties, of which it is generally considered represents only 75% of the market. It should also be remembered that the national coverage of the two companies differs and that they may be offering various incentives on different mortgages, which may taint the quality of information offered. That said they do try to adjust for this, the success or otherwise of this is hard to establish.

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www.hometrack.co.uk

This gives information with regard to house sale and purchase prices.

www.motleyfool.co.uk

We also like the Motley Fool website which is a general financial site and although it is selling financial services and other services they do tend to give a very readable view of the housing market.

www.rightmove.co.uk

This is probably the largest Internet search engine for estate agency sales and also has useful information with regard to prices of property (but it is not the same as having a chartered surveyor value it).

www.zoopla.co.uk

This is a very good website for seeing the prices of properties for sale in a certain postcode area.

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